Regal Home Inspections, LLC

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Colts Neck NJ 07722
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NJ Home Inspector License # - 24GI00125100
NJ-DEP Radon Measurement Technician Certification # - MET13186
NJ DEP 7B Pesticide Applicator License # - 59628B

SAMPLE Property Inspection Report

Client(s): **Buyer**
Property address: **Buccaneer Way**
Mantoloking NJ 08738-1106
Inspection date: **Wednesday, May 22, 2024**

This report published on Thursday, January 30, 2025 2:35:38 PM EST

This inspection report is prepared and delivered in accordance with The New Jersey Administrative Code, NJAC SS13:40-15.15 and also the Standards of Practice outlined in the NJAC.

The purpose of this report is to document the findings of the visual, non destructive home inspection, of accessible systems and components conducted at the aforementioned property on the date noted and, in accordance with NJAC as detailed in the associated, signed Pre Inspection Agreement. The report will focus on various systems and components as described in the Pre Inspection Agreement, Section 5 Page 1. The report will include descriptions of the systems and components (materials, descriptions, locations, etc. as required by NJAC) and identify any Material Defects (aka Major Defects). Material Defects are clearly identified as, "a condition, or functional aspect, of a structural component or system that is readily ascertainable during a home inspection that substantially affects the value, habitability or safety of the dwelling, but does not include decorative, stylistic, cosmetic or aesthetic aspects of the system, structure or component." A Major (aka Material) Defect, including items in the report identified or classified as "Safety", denotes a condition that should be corrected or further investigated prior to the end of the inspection interval as noted in your home purchase contract.

Any other information such as serial numbers, general observations, maintenance recommendations, etc., is provided as a courtesy only. Please refer to the Pre Inspection Agreement, Sections, 6, 11 (for example) and elsewhere for recognized home inspection exclusions.

Please note that it is very important that all recommendations for client action including arranging for further evaluation by a professional (roofer, electrician, plumber, etc.) are completed within your home purchase contract's inspection timeframe. Your delays in having further evaluations or more specific inspections done as may be recommended (including recommendations for replacement, repairs and maintenance) may not be allowed once the contractual inspection period is over.

The SUMMARY SECTION, (with a new title page at the end of the main body of the report) summarizes the elements to the home inspection that are objectively deemed to be, "Material Defects" in that they are likely to or will, "substantially affect[s] the value, habitability or safety of the dwelling." in accordance with the Standards of Practice.

How to Read this Report

This report is organized by the property's functional areas. Within each functional area, descriptive information is listed first and is shown in bold type. Items of concern follow descriptive information. Concerns are shown and sorted according to these types:

Material Defect/Safety	Poses a safety hazard
Material Defect/Major	Potentially affects value or habitability
Replace	Recommend replacing
Repair/Maintain /Service	Recommend servicing, repair and/or maintenance
Exclusion	An item excluded from the inspection and report. May be due to an item being inaccessible, an exclusion in the NJ home inspection standards of practice (Pools and recreational items for example).
Maintain	Recommend ongoing maintenance
Evaluate	Recommend evaluation by a specialist
Monitor	Recommend monitoring in the future
Comment/FYI	For your information

Contact your inspector If there are terms that you do not understand, or visit the glossary of construction terms at **https://www.reporthost.com/glossary.asp**

General Information

Inspector: Frank J. Delle Donne and Brian S. Delle Donne (Home Inspector License Number 24GI00186800) worked together on your inspection.
Report number: 05222024
Time started: 9:10am
Time finished: 11:00am
Present during inspection: Client, Realtor
Client present for discussion at end of inspection: Yes
Weather conditions during inspection: Sunny
Temperature at the start of the inspection: 70
Type of building: Single family house.
Number of residential units inspected: 1
Age of main building: 59YO. Built 1965.
Source for main building age: Realtor.com
Occupied: Yes
Permission to send to agent: Permission was given by client to send a copy of the report to the client's real estate agent.
The client returned the signed Pre Inspection Agreement via: The Pre Inspection Agreement was signed and returned via DocuSign.
Appeared Serviceable: This term is used throughout the report. It is intended to be an objective term that conveys that the item being described does what it is intended to do. This term intentionally DOES NOT convey that the item is "Good" or "Works well" which are subjective terms.

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1) *Exclusion, Comment/FYI* - Structures built prior to the mid 1980s may contain lead and/or asbestos. Lead is commonly found in paint and in some plumbing components. The EPA does not recognize newer coats of paint as encapsulating older coats of lead-based paint. Asbestos is commonly found in various building materials such as insulation, siding and/or floor and ceiling tiles.

Laws were passed in 1978 to prohibit usage of lead and asbestos, but stocks of materials containing these substances were allowed to remain in use for a number of years thereafter until the manufacturers' inventories were exhausted. Both lead and asbestos are known health hazards. Often times, renovations will expose the presence of some of these materials which were not readily accessible for visual inspection or were obscured during the inspection.

In accordance with the Pre Inspection Agreement, the inspector is not specifically looking for these hazardous materials. Evaluating for the presence of lead and/or asbestos is beyond the scope of this inspection. Any mention of these materials in this report is made as a courtesy only, and meant to refer the client to a specialist. If you feel that it's possible that these hazardous material may exist, it is imperative that you consult with specialists as necessary, such as industrial hygienists, professional labs and/or abatement specialists for this type of evaluation. If you are unsure, Regal Home Inspections, LLC will attempt to assist you in locating the proper professional.

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2) *Maintain, Comment/FYI* - *Frank J. Delle Donne conducted the termite inspection under his NJ DEP Pesticide Applicator Certification # 59628B.*

A termite (Wood destroying insect - WDI) inspection was conducted. The report is attached to the email that this Property Report was sent. I recommend following any/all of the suggestions and recommendations as necessary, as detailed in the National Pest Management Association (NPMA) -33 Termite Report. Your mortgage company may want a copy of this NPMA-33.

There were no indications of active WDI seen. However, areas of the garage, for example, were obscured by stored items. Once the garage, and home are empty, only then may indications of WDI then become apparent. There were drill marks and bait stations seen indicating past termite treatments and ongoing preventive maintenance respectively.

With regard to termites, there are three types, in the system; Workers, swarmers and the soldiers. The workers do the damage and it's their shelter tubes and damage they may have caused that I was looking for. No damage or shelter tubes were seen. Swarmers, as their name suggests, fly. It's always possible that when the weather warms, swarmers will emerge as they often do or arrive. They live for a matter of hours. While there were no indications seen on the day of the inspection, it's always possible that when the temperatures warm, they may appear. Carpenter bees and carpenter ants are also, warm weather pests. While there were no indications of carpenter bees or carpenter ants seen on the day of the inspection, it's always possible that when the temperatures warm, they may appear.

The client is urged to engage a pesticide company and continue to place bait stations and/or perform periodic inspections going forward.

Highly recommend that the Termite Report, NPMA-33 provided be read, understood and acted upon with regard to any treatments, repairs or areas that may require attention (such as eliminating conditions conducive to insect activity).

Photo 2-1 The green capped bait stations can be seen around the property such as the 2 seen in this corner of the property.

Photo 2-2 Drill marks seen in the foundation wall. Highlighted with the arrows.

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3) *Evaluate* - If the need for repairs or further, professional evaluation are cited in this report (Electrical, Plumbing, HVAC, etc.), the client is urged to ask that the sellers provide receipts that itemize the repairs or further inspections. The client should use those itemized receipts to compare to the Property Inspection Report as a way to confirm that the work was done by a qualified contractor (Licensed if NJ State licensure is required. Some trades, such as electrician, requires licensing).

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4) *Comment/FYI* - A radon test is being conducted. The test device will be retrieved Friday, May 24. The pickup will be coordinated with your agent and the sellers. The measurement device will then be brought to the lab for analysis and reporting. I anticipate that the results will be returned that same afternoon.

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5) *Comment/FYI* - In accordance with the NJ home inspection standards of practice a, " 'Material Defect' means a condition, or functional aspect, of a structural component or system that is readily ascertainable during a home inspection that substantially affects the value, habitability or safety of the dwelling, but does not include decorative, stylistic, cosmetic, or aesthetic aspects of the system, structure or component."

Any material defects objectively identified will be classified as Safety related or Major as determined by the inspector. Neither one, Safety or Major, is more or less important than the other. If there is at least one material defect then there will be a SUMMARY section following the main body of the report. If it was objectively determined that there were no material defects, then there is no SUMMARY section.

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6) *Comment/FYI* - Throughout the report the inspector may refer you to seek the services of a, "Qualified professional" or "Qualified contractor" or something similar. The use of one of these phrases (Or something similar) is to guide you to seek the help of a licensed, NJ contractor, appropriate subject matter specialist or in some cases, a structural engineer, environmental expert, pesticide applicator, roofing contractor, plumber, etc.

If you are in need of clarification as to whom you should call, please call one of Regal Home Inspections, LLC's NJ Licensed inspectors for further information.

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7) *Comment/FYI* - Please note that it is very important that all recommendations for client action including arranging for further evaluation by a professional (roofer, electrician, plumber, etc.) are completed within your home purchase contract's inspection timeframe. Your delays in having further evaluations or more specific inspections done as may be recommended (including recommendations for replacement, repairs and maintenance) may not be allowed once the contractual inspection period is over.

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8) *Comment/FYI* - The structure and property are in close proximity to a body of water. Extreme caution is imperative (especially with children). Installation of a proper fence is essential for safety.

Structures located near a body of water are more susceptible to water penetration and flooding. Obtaining a flood insurance policy is essential.

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9) *Comment/FYI* - Please refer to the warranty brochure at the end of this Property Inspection Report. The warranty email will come from info@orep.org. If the home buyer needs to make a claim on a covered item, they should call Complete Protection 24/7, 365 days a year at 1-800-978-2022. Please be looking out for an email with the subject line, "Your 120 Day Warranty* has been Issued".

The warranty commences on the day of the inspection. Please refer to the Terms and Conditions of the warranty on the Warranty Brochure attached to the end of this inspection report.

Grounds

Limitations: Unless specifically included in the inspection, the following items and any related equipment, controls, electric systems and/or plumbing systems are excluded from this inspection: detached buildings or structures; fences and gates; retaining walls; underground drainage systems, catch basins or concealed sump pumps; swimming pools and related safety equipment, spas, hot tubs or saunas; whether deck, balcony and/or stair membranes are watertight; trees, landscaping, properties of soil, soil stability, erosion and erosion control; ponds, water features, irrigation or yard sprinkler systems; sport courts, playground, recreation or leisure equipment; areas below the exterior structures with less than 3 feet of vertical clearance; invisible fencing; sea walls, docks and boathouses; retractable awnings. Any comments made regarding these items are as a courtesy only.

Site profile: Level
Condition of driveway: Appeared serviceable
Driveway material: Paving stones.
Condition of sidewalks and/or patios: Appeared serviceable with noted exceptions. See items below.
Sidewalk and/or patio material: Poured in place concrete, Paving stones
Condition of deck, patio and/or porch covers: Appeared serviceable
Deck, patio, porch cover material and type: The front entry is covered with overhanging framed roof structure.

Condition of deck and porch: Appeared serviceable
Deck and/or porch material: The front porch is concrete/masonry. The back patio is paving stones.
Condition of stairs, handrails and guardrails: Appeared serviceable with noted exception. See item below.
Exterior stair material: Masonry

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10) *Material Defect/Safety, Repair/Maintain/Service* - Cracks, holes, settlement, heaving and/or deterioration resulting in trip hazards were found in the sidewalks or patios. For safety reasons, required that a qualified contractor repair as necessary to eliminate trip hazards. Check with the Brick Township (Building Department or Code Enforcement Officer) to see if the homeowner is responsible for maintenance of the sidewalk at the curb in front of your house. If the homeowner is responsible and liable, Regal Home Inspections, LLC requires that all sidewalk repairs be made prior to taking ownership of the house.

Please note: A trip hazard is a 3/4 of an inch surface differential where one is not expecting a change in the surface elevation for paved areas like sidewalks and patios.

Photo 10-1

Photo 10-2

Photo 10-3

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11) *Material Defect/Safety, Repair/Maintain/Service* - Guardrails at one or more locations were loose or wobbly and pose a fall hazard. Required that a qualified person repair guardrails as necessary.

Photo 11-1

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12) ***Repair/Maintain/Service, Evaluate*** - Pavement sloped down towards building perimeters in one or more areas. This can result in water accumulating around building foundations or underneath buildings. Monitor these areas in the future, especially during and after periods of rain. If significant amounts of water are found to accumulate, then it's required that a qualified contractor evaluate and repair as necessary. For example, by installing drain(s) or removing old pavement and installing new.

Please refer to the Crawl Space section. There were high levels of moisture seen in the crawl space in the area shown below. Additionally, there was some sub-floor wood rot that may be related to the staining seen at the back door (Seen in this photo) at the right side door jamb.

Photo 12-1

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13) ***Exclusion, Comment/FYI*** - There is a pool on the property. Pools, and other recreational items, are excluded from the New Jersey home inspection law's standards of practice. All elements associated with the pool including the filtering equipment are excluded from this report.

Exterior and Foundation

Limitations: The inspector performs a visual inspection of accessible components or systems at the exterior. Items excluded from this inspection include below-grade foundation walls and footings; foundations, exterior surfaces or components obscured by vegetation, stored items or debris; wall structures obscured by coverings such as siding or trim. Some items such as siding, trim, soffits, vents and windows are often high off the ground, and may be viewed using binoculars from the ground or from a ladder. This may limit a full evaluation.

Regarding foundations, some amount of cracking is normal in concrete slabs and foundation walls due to shrinkage and drying. Note that the inspector does not determine the adequacy of seismic reinforcement.

Wall inspection method: Viewed from the ground and areas were viewed while on the roof.
Condition of wall exterior covering: Appeared serviceable with noted exceptions. See items below.
Apparent wall structure: Wood frame
Wall covering: Wood, Stone or faux (Also known as cultured) stone veneer
Condition of foundation: Appeared serviceable
Apparent foundation type: Crawl space
Foundation/stem wall material: Concrete block
Footing material (under foundation stem wall): Inaccessible for visual inspection

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14) *Replace* - Fungal rot was found at one or more sections of siding or trim. Conducive conditions for rot should be corrected (e.g. wood-soil contact, reverse perimeter slope). Required that a qualified siding or window contractor repair as necessary. All rotten wood must be replaced.

Photo 14-1 Close up of this area in the next photo.

Photo 14-2 Soft wood.

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15) *Repair/Maintain/Service, Maintain* - The paint or stain finish in some areas was failing (e.g. peeling, faded, worn, thinning). Window frames or trim with a failing finish can be damaged by moisture. Required that a qualified contractor prep (e.g. clean, scrape, sand, prime, caulk) and repaint or re-stain the building exterior where necessary and per standard building practices. Any repairs needed to the siding or trim should be made prior to this.

Photo 15-1 Close up of this area in the next 2 photos.

Photo 15-2

Photo 15-3

Photo 15-4

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16) ***Repair/Maintain/Service, Evaluate*** - Areas of siding goes all the way to the roof surface material. As diagram I at the following link shows, there should be a 2 inch gap with proper flashing below. This 2 inch gap will prevent fungal rot of the siding material over time. Although the link is for a specific siding manufacturer, the gap recommended is a recommended best practice. https://www.jameshardie.com/d2w/best-practices/quick-start-hz5-us-en.pdf

Requires repair by a siding contractor.

Photo 16-1 Close up of this area in the next 2 photos.

Photo 16-2

Photo 16-3

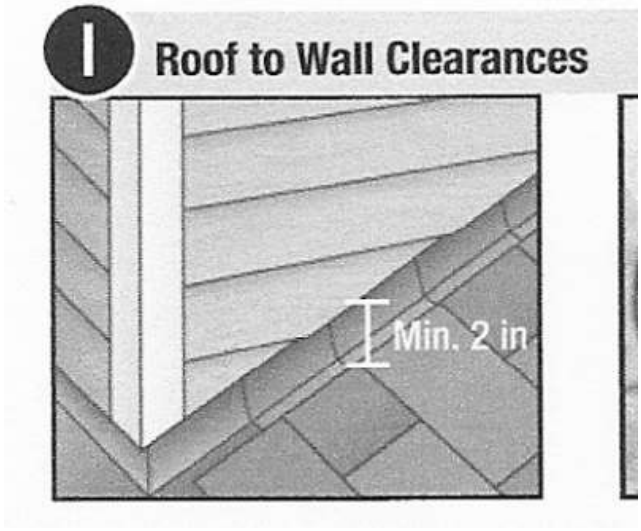

Photo 16-4

17) ***Exclusion, Comment/FYI*** - In accordance with the NJ home inspection standards of practice, the inspector, "Shall inspect exterior surfaces excluding shutters, and screening, awnings and other similar seasonal accessories".

18) ***Exclusion*** - Exterior components that are specifically excluded from the NJ home inspection standards of practice include: "Fences, geological and/or soil conditions, sea walls, break-walls, bulkheads and docks, or erosion control and earth stabilization".

Roof

Limitations: The following items or areas are not included in this inspection: areas that could not be traversed or viewed clearly due to lack of access; solar roofing components. Any comments made regarding these items are made as a courtesy only. Note that the inspector does not provide an estimate of remaining life on the roof surface material, nor guarantee that leaks have not occurred in the roof surface, skylights or roof penetrations in the past. Regarding roof leaks, only active leaks, visible evidence of possible sources of leaks, and evidence of past leaks observed during the inspection are reported on as part of this inspection.

The inspector does not guarantee or warrant that leaks will not occur in the future. Roofs ARE NOT water proof.

They are water repellant and eventually, they will not repel water and leaks can occur.

Complete access to all roof and attic spaces during all seasons and during prolonged periods of all types of weather conditions (e.g. high wind and rain, melting snow) would be needed to do so. Regarding the roof drainage system, unless the inspection was conducted during and after prolonged periods of heavy rain, the inspector was unable to determine if gutters, downspouts and extensions performed adequately or were leak-free.

Roof inspection method: Traversed
Condition of roof surface material: Appeared serviceable, The inspector was informed that the roof was 14 years old. Its appearance supports that statement.
Roof surface material: Asphalt or fiberglass composition shingles
Roof type: Gable
Apparent number of layers of roof surface material: One
Condition of exposed flashings: Appeared serviceable with noted exception. See item below.
Condition of gutters, downspouts and extensions: Appeared serviceable

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19) *Replace* - The metal collar for an apparently unused metal flue is rusted. Leaks can occur as a result. This is a conducive condition for wood-destroying organisms such as fungal rot. The inspector was unable to determine where this was exactly from the inside as it's apparently no longer in use. Requires that a qualified roofing contractor remove the unused flue and patch/repair as necessary.

Photo 19-1 Close up of this area in the next photo.

Photo 19-2 There are gaps or holes in the rusted metal.

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20) *Comment/FYI* - General roof photos.

Photo 20-1

Photo 20-2

Photo 20-3

Photo 20-4

Photo 20-5

Photo 20-6

Photo 20-7

Photo 20-8

21) *Comment/FYI* - In accordance with the NJ home inspection standards of practice the roof surface, drainage system, flashing, skylights (as may exist) and the exterior of the chimney were visually inspected.

The inspector does not determine longevity of the roof surface material or do they make any warranties or guarantees as to the remaining life of the roof.

Attic and Roof Structure

Limitations: The following items or areas are not included in this inspection: areas that could not be traversed or viewed clearly due to lack of access; areas and components obscured by insulation. Any comments made regarding these items are made as a courtesy only. The inspector does not determine the adequacy of the attic ventilation system. Complete access to all roof and attic spaces during all seasons and during prolonged periods of all types of weather conditions (e.g. high/low temperatures, high/low humidity, high wind and rain, melting snow) would be needed to do so. The inspector is not a licensed engineer and does not determine the adequacy of roof structure components such as trusses, rafters or ceiling beams, or their spacing or sizing.

Attic inspection method: Partially traversed the attic space over the garage. There are also 2 knee wall attic spaces seen from the 2nd floor. One was viewed from the hatch in the back of the closet. The other was viewed from inside the closet as the air handler for the 2nd floor AC is blocking access to enter the knee wall space.

Condition of roof structure: Appeared serviceable

Roof structure type: Rafters

Ceiling structure: Ceiling joists

Condition of insulation in attic: Appeared serviceable with noted exceptions. See items below.

Ceiling insulation material: Fiberglass roll or batt

Approximate attic insulation R value (may vary in areas): Estimate 6 - 8 inches of fiberglass insulation at, approximately, R3 per inch.

Vermiculite insulation present: None visible

22) *Repair/Maintain/Service* - Attic insulation at one or more skylight chases or attic walls was missing and/or as seen from the attic over the garage. Heating and cooling costs will likely be higher due to reduced energy efficiency. Required that a qualified person repair, replace or install insulation as necessary and per standard building practices. One option is https://masterattic.com/

Photo 22-1

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23) *Exclusion, Comment/FYI* - The house has vaulted ceilings in areas. The roof structure, insulation and ventilation are not visually accessible from the inside in the vaulted ceiling areas. There's no attic space above the vaulted ceiling area. The roof structure and insulation in these, vaulted ceiling areas, is not visually accessible for inspection and identification.

It is always possible that latent (aka hidden) material defects exist in these inaccessible areas. In accordance with the NJ home inspection administrative code, the inspector conducts a visual inspection, "...without requiring the moving of personal property...destructive measures..." . When furnishings, stored items, debris or other obstructions are present, all areas or items that are obscured, concealed or not readily accessible are excluded from the inspection.

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24) *Exclusion* - Not every nook and cranny of the existing attic(s) was accessible. It is always possible that latent (aka hidden) material defects exist in the obscured areas of the attic(s). In accordance with the NJ home inspection administrative code, the inspector conducts a visual inspection, "...without requiring the moving of personal property...destructive measures..." .

When obstructions or limitations are present, all areas or items that are obscured, concealed or not readily accessible are excluded from the inspection.

Photo 24-1

Photo 24-2

Photo 24-3

Photo 24-4

Crawl Space

Limitations: Structural components such as joists and beams, and other components such as piping, wiring and/or ducting that are obscured by under-floor insulation are excluded from this inspection. The inspector does not determine if support posts, columns, beams, joists, studs, trusses, etc. are of adequate size, spanning or spacing.

The inspector does not guarantee or warrant that water will not accumulate in the crawl spaces in the future. Complete access to all crawl space areas during all seasons and during prolonged periods of all types of weather conditions (e.g. heavy rain, melting snow) would be needed to do so.

The inspector attempts to locate all crawl space access points and areas. Access points may be obscured or otherwise hidden by furnishings or stored items. In such cases, the client should ask the property owner where all access points are that are not described in this inspection, and have those areas inspected. Note that crawl space areas should be checked at least annually for water intrusion, plumbing leaks and pest activity.

Crawl space inspection method: Traversed, the original crawl space. There is an apparent addition across the back and that crawl space area was viewed from the hatch. See general photos below.
Condition of floor substructure above: Appeared serviceable with noted exceptions. See items below.
Pier or support post material: Concrete block
Beam material: Built-up wood
Floor structure: Solid wood joists
Condition of insulation underneath floor above: Not applicable, none installed
Insulation material underneath floor above: None visible
Condition of vapor barrier: Appeared serviceable with noted exception. See item below.
Vapor barrier present: Yes
Condition of crawl space ventilation: Appeared serviceable
Ventilation type: With vents

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25) ***Material Defect/Major, Replace, Evaluate*** - Fungal rot was found at one or more sections of floor sheathing. Required that a qualified contractor evaluate and repair as necessary. All rotten wood should be replaced.

Photo 25-1 Close up of the inside of this general area in the next photo.

Photo 25-2

Photo 25-3 The previous photo's damage may be associated with the staining seen here.

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26) ***Material Defect/Major, Repair/Maintain/Service, Evaluate, Monitor*** - Evidence of water intrusion or accumulation was found in one or more sections of the crawl space. For example, high moisture meter readings at the foundation wall and sill plate. Accumulated water is a conducive condition for wood-destroying organisms and should not be present in the crawl space. It appears that pavement may be sloped toward the house as shown below (And mentioned in the Grounds section).

- Repairing, installing or improving rain run-off systems (gutters, downspouts and extensions or drain lines)
- Improving perimeter grading of hardscape
- Repairing, installing or improving underground footing and/or curtain drains

Ideally, water should not enter crawl spaces, but if water must be controlled after it enters the crawl space, then typical repairs include installing trenches, gravity drains and/or sump pump(s) in the crawl space.

Required that the client have professionals evaluate the condition during your inspection period. Unless corrected, water intrusion may happen again.

Options include Hale Built Group www.halebuilt.com
www.quality1stbasementsystems.com

Photo 26-1 If one goes straight back from the crawl space hatch they will enter this area. The following photos were taken back there (Arrow).

Photo 26-2 The concrete block is wet.

Photo 26-3 With the moisture meter set to, "Masonry" as indicated by the yellow arrow. The concrete block is holding 100% moisture. Notice the light-bar too: Green to yellow to red lights.

Photo 26-4 The wood sill plate was also measured. It's in contact with the concrete block below so it will absorb the moisture in the block.

Photo 26-5 The meter is set to, "Softwood" as indicated by the yellow arrow. For wood, moisture is excessive when it reaches the mid 20% range. 42% is excessive as confirmed by the light bar again: Lit to the red.

Photo 26-6 The previous photos are inside this general area.

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27) ***Material Defect/Major, Repair/Maintain/Service, Evaluate*** - The 1965 built house appears to have been modified to create an open concept floor plan. While the size and type of beam can't be determined due to the finished surfaces, the transfer of the load from the beam, to the columns below to the concrete blocks into the crawl space to the footings below can be evaluated.

The transfer of the load at each end requires professional evaluation to ensure that it has been done to design specifications as they are differently built/constructed and one is not directly aligned with the concrete block column below. The point load on the right side of the span (to the right when standing in the living room facing the back patio) is constructed differently than the other even though they should be carrying the same load. It appears to have one fewer added section to transfer the load as a pipe caused a modification to the structural plan as compared to re-routing the water pipe so the centerline and point load could be kept intact. The left side of the span's load is slightly off the centerline of the concrete block post below where the structure would be the strongest.

Scott Daniels is the Foundation Repair Manager at Hale Built. They are located on Route 70 just west of Brick.

Photo 27-1 Here and the next photo are the left side of the span, when standing inside the house, and viewed from the canal side of the main beam.

Photo 27-2 The edge of the concrete block column is highlighted with the arrow. Once can see that 2 of the 4 blocks above are not over the column.

Photo 27-3 Here and the next photo are also the left side but viewed from the street side of the main beam.

Photo 27-4 One can see that the load is not centered above the column. This is the same as seen in Photo27-2 but from the opposite direction.

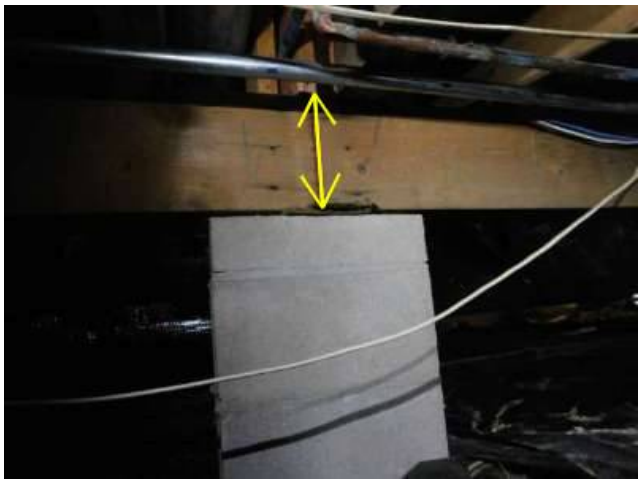

Photo 27-5 This is the right-side load. One can see that the added blocking is, at least, centered above the column.

Photo 27-6 However, the inconvenience of the pipe and duct resulted in the structural construction to be changed. This may not be how it was intended. There are three added wood blocks vs. 4 on the other side (First few photos).

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28) ***Material Defect/Major, Repair/Maintain/Service*** - One or more support posts were not positively secured to the beam above. While this is common in older homes, current standards require positive connections between support posts and beams above for reinforcement. Required that a qualified contractor repair per standard building practices. For example, by installing metal plates, plywood gussets or dimensional lumber connecting posts and beams.

Photo 28-1 This is an example of a post and beam tie seen on another Jersey Shore home.

Photo 28-2 No such post and beam ties seen at this location.

Photo 28-3

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29) *Replace* - No insulation was installed under the floor above the crawl space. Required that a qualified person install insulation for better energy efficiency and per standard building practices. Typically this is R-19 rated fiberglass batt with the attached facing installed against the warm (floor) side.

Options include:
1) Hale Built Group - www.halebuilt.com
2) www.quality1stbasementsystems.com

Photo 29-1

Photo 29-2

Photo 29-3

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30) *Repair/Maintain/Service* - The vapor barrier in few areas of the crawl space was loose or askew. Soil was exposed as a result and will allow water from the soil to evaporate up into the structure. This is a conducive condition for wood-destroying organisms. A 6 mil black plastic sheet should be placed over all exposed soil with seams overlapped to 24 inches, and not in contact with any wood structural components. The sheeting should be held in place with bricks or stones, not wood. Required that a qualified contractor replace or repair the vapor barrier where necessary and per standard building practices.

Options include:
1) Hale Built Group - www.halebuilt.com
2) www.quality1stbasementsystems.com

Photo 30-1

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31) *Repair/Maintain/Service* - For all the crawl space repair needs, recommend that you consult with a company such as www.quality1stbasementsystems.com or Hale Built Foundation Repair. www.halebuilt.com 732 202 6207. There are probably many others in your area. In summary the floor insulation should be addressed. The vapor barrier should be addressed. Venting of the crawl space should be addressed. A well designed crawl space system, ventilation, insulation, water management, vapor barrier, etc. although out of sight will add value to the house and help control energy costs. It's an important part of the structure and foundation of the home. It should not be ignored because it is out of sight.

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32) *Exclusion* - One or more crawl space areas did not have, "...at least 24 inches of unobstructed vertical clearance..." in accordance with the NJ home inspection standards of practice. Therefore, the crawl space

could not be entered or traversed. There is the potential that other, concealed conditions (Material defects) may exist and were inaccessible for visual inspection.

It is always possible that latent (aka hidden) material defects exist behind these obscured areas. In accordance with the NJ home inspection administrative code, the inspector conducts a visual inspection, "...without requiring the moving of personal property...destructive measures..." . When furnishings, stored items, debris or other obstructions are present, all areas or items that are obscured, concealed or not readily accessible are excluded from the inspection.

Photo 32-1 This is the crawl space below the back part of the house.

Photo 32-2

Garage

Limitations: The inspector does not determine the adequacy of firewall ratings. Requirements for ventilation in garages vary between municipalities.

Type: Attached
Condition of door between garage and house: Required repair, replacement and/or evaluation (see comments below)
Type of door between garage and house: Glass
Condition of garage vehicle door(s): Appeared serviceable
Type of garage vehicle door: Sectional
Number of vehicle doors: 1
Condition of automatic opener(s): Appeared serviceable
Mechanical auto-reverse operable (reverses when meeting reasonable resistance during closing): Yes
Condition of garage floor: Appeared serviceable
Condition of garage interior: Appeared serviceable
Garage ventilation: None visible

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33) ***Material Defect/Safety, Replace, Evaluate*** - The door between the garage and the house did not appear to be fire resistant, or the inspector was unable to verify that it was via a label. This is a potential safety hazard. House to garage doors, to prevent fire and fumes from spreading from the garage into interior living space, must be constructed of fire-resistant materials or constructed so that it retards the spread of a fire (Purpose built fire retardant). Doors, generally considered to be suitable for the purpose, are solid core wood, steel, honeycomb steel or a door that has been factory labeled as fire rated. Required that a qualified contractor replace or repair the door and, at that time, make any other corrections that might be required to provide suitable fire resistance between the garage and the dwelling per standard building practices.

There is a NJ House/Garage fire rating document attached at the end of this same PDF. The last paragraph identified the NJ requirement for house/garage doors.

Photo 33-1 The glass may disqualify this as being a fire rated door.

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34) *Material Defect/Safety, Replace* - The pull-down attic stairs installed in the attached garage ceiling had no visible fire-resistance rating. Current standard building practices call for wooden-framed ceilings with an attic space that goes from above the garage to above the living space have a fire-resistance rating (Normally a drywall ceiling) including the pull down hatch/stairs. Installing pull-down attic stairs in the garage without a proper fire rating (Usually the pull down stairs are intended for interior spaces) compromises the ceiling's fire resistance and therefore is a safety issue. Required that a licensed contractor repair as necessary to restore the ceiling's fire resistance. For example, by replacing or removing the stairs. Note that commercially made, fire resistance-rated stairs are available. https://roofing4us.com/collections/attic-ladders?_=pf&pf_t_fire_rating=Fire%20Rating%3A%20ASTM%20E119

An alternative is to have a qualified contractor install a framed wall inside the attic that divides the garage and living space which conforms to all fire resistance ratings as required by local jurisdictions.

Photo 34-1

35) *Exclusion, Comment/FYI* - Areas of the garage were obscured by possessions. Areas that were not readily accessible for visual inspection are excluded from the inspection in accordance with New Jersey home inspection standards of practice. Please note that after the seller's possessions are removed damage, cracks, or deterioration may then be exposed including indications of wood destroying insects. Portions of the garage (house and structure) that are behind these obstructions are not available for visual inspection and therefore excluded from the inspection. It is always possible that latent (aka hidden) material defects exist behind these obscured areas. In accordance with the NJ home inspection administrative code, the inspector conducts a visual inspection, "...without requiring the moving of personal property...destructive measures..." . When furnishings, stored items, debris or other obstructions are present, all areas or items that are obscured, concealed or not readily accessible are excluded from the inspection.

Photo 35-1

Photo 35-2

36) *Comment/FYI* - The entrapment protection mechanisms for the automatic garage door opener were tested in accordance with the NJ home inspection standards of practice. These include the photo-electric beam and the auto reverse. Both safety features operated properly for the garage door.

37) *Comment/FYI* - The entrapment protection mechanisms include:
1) The photo-electric beam that goes across the bottom of the open door and should be around ankle height. If something crosses the beam while the door is closing the door must reverse.
2) The automatic reverse is a different safety feature. If the door hits an object while closing, but the photo-electric beam hasn't been cut (So to speak) the door should also reverse.

Electric

Limitations: The following items are not included in this inspection: generator systems, transfer switches, surge suppressors, inaccessible or concealed wiring; underground utilities and systems; low-voltage lighting or lighting on timers or sensors. Any comments made regarding these items are as a courtesy only. Note that the inspector does not determine the adequacy of grounding or bonding, if this system has an adequate capacity for the client's specific or anticipated needs, or if this system has any reserve capacity for additions or expansion. The inspector does not operate circuit breakers as part of the inspection, and does not install or change light bulbs. The inspector does not evaluate every wall switch or receptacle, but instead tests a representative number of them per various standards of practice. When furnishings, stored items or child-protective caps are present some receptacles are usually inaccessible and are not tested; these are excluded from this inspection. Receptacles that are not of standard 110 volt configuration, including 240-volt dryer receptacles, are not tested and are excluded. The functionality of, power source for and placement of smoke and carbon monoxide alarms is not determined as part of this inspection. Upon taking occupancy, proper operating and placement of smoke and carbon monoxide alarms should be verified and batteries should be changed. These devices have a limited lifespan and should be replaced every 10 years. The inspector attempts

to locate and evaluate all main and sub-panels. However, panels are often concealed. If panels are found after the inspection, a qualified electrician should evaluate and repair if necessary. The inspector attempts to determine the overall electrical service size, but such estimates are not guaranteed because the overall capacity may be diminished by lesser-rated components in the system. Any repairs recommended should be made by a licensed electrician.

NJAC Electric: Based on the NJ Administrative Code for home inspections, the following SIX DESCRIPTIONS of the electrical system that are required are as follows. Other descriptions are additional, general observations.

1) Amperage and voltage rating of the service (At the main circuit breaker): Two hundred (200) amperes and 240 volts AC

2) Location of main disconnect, main panel and sub panel(s): The main disconnect is at the top of the main panel. The main panel (Panel A) is in the garage. There were no sub panels seen.

3) Type of Overcurrent Protection: Circuit Breakers

4) Predominant type of wiring: Non metallic cable predominantly with solid strand, copper branch circuit conductors.

5) Knob and tube branch circuit wiring present?: No. Knob & Tube branch circuit wiring was not seen. Knob and Tube wiring was a technology used circa 1930 and earlier.

6) Solid conductor aluminum branch circuit wiring?: No. Solid conductor aluminum, branch circuit wiring was not seen. Solid conductor aluminum, branch circuit wiring is often seen in homes build approximately 1967 through approximately 1974.

Electric service condition: Appeared serviceable

Primary service type: Underground. The electric service has underground wires from the street to the house.

Number of service conductors: 3

Service entrance conductor material: Stranded aluminum

System ground: Cold water supply pipe ground seen., A ground wire was seen under the electric meter going into the soil but a ground rod was not seen.

Condition of main service panel: Appeared serviceable

Condition of branch circuit wiring: Appeared serviceable with noted exceptions. See items below.

Ground fault circuit interrupter (GFCI) protection present in circuit breaker panel: There were five GFCI circuit breakers in the panel. They were tripped and reset.

Arc fault circuit interrupter (AFCI) protection present in circuit breaker panel: No

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38) *Material Defect/Safety, Replace, Evaluate* - One or more ground fault circuit interrupter (GFCI) receptacles (outlets) wouldn't reset and had no power upon arrival at the exterior. This is a potential shock hazard. Required that a licensed electrician evaluate and repair as necessary.

Photo 38-1

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39) *Material Defect/Safety, Replace* - Non-metallic sheathed wiring was loose, unsupported, or inadequately

supported at one or more locations. Such wiring should be trimmed to length if necessary and attached to runners or to solid backing with fasteners at intervals of 4 1/2 feet or less. Fasteners should be installed within 12 inches of all enclosures. Required that a licensed electrician repair per standard building practices.

Photo 39-1 Crawl space here and the next 2 photos.

Photo 39-2

Photo 39-3

Photo 39-4 Knee wall attic space.

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40) ***Material Defect/Safety, Replace*** - One or more ground fault circuit interrupter (GFCI) receptacles (outlets) wouldn't trip instantly and sputters before it cuts power at the exterior. This is a potential shock hazard. Required that a licensed electrician evaluate and repair as necessary. GFCI outlets should trip within 1/40th of a second. This sputters for a much longer fraction of a second before it trips.

Photo 40-1

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41) *Replace* - No arc fault circuit interrupter (AFCI) breakers were installed for bedroom circuits. These are relatively new devices and reduce the risk of fire by protecting against overheated or arcing receptacles (outlets) or light fixtures. Consult with a licensed electrician about upgrading circuits to AFCI protection per standard building practices.

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42) *Exclusion, Comment/FYI* - New Jersey State law requires the seller to obtain the Certificate of Continuing Occupancy (CCO) which is for smoke and carbon monoxide detector compliance and a fire extinguisher in the kitchen area. These are excluded from this home inspection because a separate, fire marshal inspection is required by state law.

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43) *Comment/FYI* - In accordance with NJ home inspection standards of practice at least one outlet was tested in every room. All wet area location outlets (Exterior, bathrooms, kitchen, etc.) were tested for GFCI. At least one light was tested per room where switch activated lights were installed. The outside lights were tested. Any exceptions are noted in this section. Please note that often times outlets are obscured by furniture or other items. This includes both inside and outside. Once the furniture is removed outlets may become accessible that have problems (broken, mis-wired, not GFCI, etc.).

Plumbing / Fuel Systems

Limitations: The following items are not included in this inspection: private/shared wells and related equipment; private sewage disposal systems; hot tubs or spas; main, side and lateral sewer lines; gray water systems; pressure boosting systems; trap primers; incinerating or composting toilets; fire suppression systems; water softeners, conditioners or filtering systems; plumbing components concealed within the foundation or building structure, or in inaccessible areas such as below tubs; underground utilities and systems; overflow drains for tubs and sinks; backflow prevention devices. Any comments made regarding these items are as a courtesy only. Note that the inspector does not operate water supply or shut-off valves due to the possibility of valves leaking or breaking when operated. The inspector does not test for lead in the water supply, the water pipes or solder, does not determine if plumbing and fuel lines are adequately sized, and does not determine the existence or condition of underground or above-ground fuel tanks.

Condition of service and main line: Appeared serviceable with noted exception. See item below.

Water service: Public

Functional Water Flow: Functional water test done by turning on all fixtures at the 2nd floor bathroom. No appreciable decrease in water flow observed.

Location of main water shut-off: Crawl space

Condition of supply lines: Appeared serviceable with noted exceptions. See items below.

Condition of drain pipes: Appeared serviceable

Drain pipe material: Plastic
Condition of waste lines: Appeared serviceable
Waste pipe material: Plastic
Vent pipe condition: Appeared serviceable
Vent pipe material: Plastic
Sump pump installed: None visible
Sewage ejector pump installed: No

---

44) *Replace, Repair/Maintain/Service, Evaluate* - Significant corrosion was found in some water supply pipes or fittings. Leaks can occur as a result. Required that a licensed plumber evaluate and replace components as necessary.

Photo 44-1

Photo 44-2

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45) *Replace* - Insulation for one or more water supply pipes in the crawl space was missing (No insulation was seen). Requires replacing or installing insulation on pipes per standard building practices to prevent them from freezing during cold weather, and for better energy efficiency with hot water supply pipes. A qualified contractor or qualified handyman should add insulation to all water supply pipes.

Photo 45-1

Photo 45-2

Photo 45-3

Photo 45-4

Photo 45-5

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46) *Repair/Maintain/Service* - The copper water service pipe was embedded in concrete or masonry where it was routed through the foundation, and no protection from damage due to thermal expansion was visible. Copper pipes embedded in concrete or masonry should be wrapped with an approved tape or installed through a sleeve for abrasion protection. Required that a licensed plumber evaluate and repair per standard building practices as that professional deems necessary.

Photo 46-1 Close up of this area in the next photo.

Photo 46-2

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47) *Repair/Maintain/Service* - What appeared to be the main water shut-off valve was located in the crawl space. This is an inconvenient location at best, and may prevent the water from being turned off in a timely manner in the event of a plumbing emergency. Required that a licensed plumber relocate the shut-off valve to a more convenient location, such as in a closet or a cabinet under a sink.

Photo 47-1 Main, water shut off valve.

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48) *Repair/Maintain/Service* - The hose bib on the right side of the house is not connected to anything. It's there to deceive one into thinking it's functional. As seen in the photo, it's not. A licensed plumber should repair to the client's satisfaction.

Photo 48-1 Close up of this area in the next photo.

Photo 48-2

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49) *Monitor, Comment/FYI* - The natural gas lines around the furnace and the water heater were checked with a combustible gas detector for leaks. There was no access behind the clothes dryer or the kitchen stove. None were detected by the instrument. This is absolutely not a substitute for owner diligence, awareness and appropriate response if a natural gas odor is ever detected. Immediately leave the house and call 911.

The meter can be seen in the photos. The probe extends to the gas piping for testing for leaks. None were detected. Few examples shown below.

Photo 49-1

Photo 49-2

Photo 49-3

Photo 49-4

Photo 49-5

50) *Comment/FYI* - Water meter and main water shut off.

Photo 50-1 Water meter.

Photo 50-2 Main, water shut off valve.

51) *Comment/FYI* - The functional drainage of the drain and waste plumbing was evaluated. Each fixture was operated for a few minutes. Nothing seemed to back up.

A separate sewer scope inspector was there. Please refer to his internal, waste pipe findings.

Water Heater

Limitations: Evaluation of and determining the adequacy or completeness of the following items are not included in this inspection: water recirculation pumps; solar water heating systems; Energy Smart or energy saver controls; catch pan drains. Any comments made regarding these items are as a courtesy only. Note that the inspector does not provide an estimate of remaining life on water heaters, does not determine if water heaters are appropriately sized, or perform any evaluations that require a pilot light to be lit or a shut-off valve to be operated.

Condition of water heater: Appeared serviceable
Type: Tankless
Energy source: Natural gas
Capacity (in gallons): 301 gallons per hour
Temperature-pressure relief valve installed: Yes
Location of water heater: Garage
Hot water temperature tested: Yes
Condition of burners: Not visible.
Condition of venting system: Appeared serviceable
Water heating venting: The water heater is vented (exhausted) to the exterior via a PVC pipe.

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52) *Maintain* - This house has a tankless water heater. Tankless water heaters often require periodic maintenance of the heating pipes to clear accumulated minerals from inside the pipes within the tankless device. The maintenance is in the form of flushing the pipes. Intervals for maintenance vary by manufacturers and the interval is also dependent on the hardness of the water. Maintenance intervals may be every 6 months to 2 years depending on various factors.

The following link provides some insight to the generic process. Not specific to this water heater. There are numerous other instructional videos on YouTube. https://www.youtube.com/watch?v=T4FaqGod3VU
Recommend that a licensed plumber perform this maintenance periodically. Some tankless water heaters will provide a control panel indication, (some refer to the indication as an "Error Code") to indicate that flushing is necessary. Please refer to your tankless water heater Owner's Manual for the manufacturer's recommendations and instructions.

Required that a licensed plumber perform this maintenance periodically. You should not do this yourself. Here's a link from a major, NJ energy company regarding their tankless maintenance service.
https://www.njrhomeservices.com/what-is-a-maintenance-plan/#tankless-maintenance-plan

Photo 52-1

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53) *Evaluate, Monitor* - The tankless water heater was set at 125 degrees Fahrenheit, which exceeds the recommended temperature to prevent scalding. However, it's important to consider that there may be some discrepancy between the temperature the water heater is set to and the actual temperature output. Despite this setting, no scalding temperatures were observed during the inspection.

While scalding temperatures were not encountered during the inspection, it's essential to acknowledge that high water temperatures can pose a safety risk, especially for vulnerable individuals such as children, the elderly, or those with sensitive skin. To ensure your family's safety, it's required to monitor the water temperature regularly and adjust it to a safer level if necessary in the future.

Any calibration or adjustment of the water heater temperature must be performed by a licensed plumber. This ensures that the adjustment is done correctly and safely, in compliance with relevant regulations and standards.

Maintaining the water heater at a temperature that reduces the risk of scalding is crucial for creating a safer environment for all occupants of the home. This precautionary measure, coupled with regular monitoring and calibration adjustments by a licensed professional, aligns with best practices for home safety and promotes peace of mind for you and your family.

Photo 53-1

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54) *Comment/FYI* - In accordance with the New Jersey Home Inspection Advisory Committee Statutes and Regulations, home inspectors do not, “Determine life expectancy of any system or component”.

The life of any system or component is based on many factors. For example:

1) The quality of the brand and model of the product; Furnace, water heater, AC, etc.
2) How well it has been maintained. Has the previous owner arranged for annual servicing?
3) Have issues been quickly addressed or have conditions been ignored until the system stopped working, etc.
4) How it was installed and where it is installed. Is a basement furnace in a high moisture area? Is an outside AC unit installed where a dryer duct's lint blocks the cooling fins? Many things.

Based on the date of manufacture on the data plate or the manufacture date coded into the serial number, this water heater was manufactured in 2018.

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55) *Comment/FYI* - Sample water temperatures.

Photo 55-1

Photo 55-2

Photo 55-3

Photo 55-4

Photo 55-5

Heating, Ventilation and Air Condition (HVAC)

Limitations: The following items are not included in this inspection: humidifiers, dehumidifiers, electronic air filters; solar, coal or wood-fired heat systems; thermostat or temperature control accuracy and timed functions; heating components concealed within the building structure or in inaccessible areas; underground utilities and systems; safety devices and controls (due to automatic operation). Any comments made regarding these items are as a courtesy only. Note that the inspector does not provide an estimate of remaining life on heating or cooling system components, does not determine if heating or cooling systems are appropriately sized, does not test coolant pressure, or perform any evaluations that require a pilot light to be lit, a shut-off valve to be operated, a circuit breaker to be turned "on" or a serviceman's or oil emergency switch to be operated. It is beyond the scope of this inspection to determine if furnace heat exchangers are intact and free of leaks. Condensation pans and drain lines may clog or leak at any time and should be monitored while in operation in the future. Where buildings contain furnishings or stored items, the inspector may not be able to verify that a heat source is present in all "liveable" rooms (e.g. bedrooms, kitchens and living/dining rooms).

General heating system type(s): Forced air furnace
General heating distribution type(s): Ducts and registers
Last service date of primary heat source: Unknown.
Condition of forced air heating system: Appeared serviceable.
Forced air heating system fuel type: Natural gas
Location of forced air furnace: Garage
Forced air system capacity in BTUs or kilowatts: 110,000 BTU/hr.
Condition of furnace filters: Recommend filter replacement upon taking occupancy and then in accordance with the filter manufacturer's instructions thereafter.
Location for forced air filter(s): At air handler or behind return grills.
Condition of forced air ducts and registers: Appeared serviceable with noted exceptions. See items below.
Condition of burners: Appeared serviceable
Type of combustion air supply: No dedicated source visible, uses room air
Condition of venting system: Appeared serviceable
Venting (Exhaust): The furnace is vented (Exhausted) to the exterior via a metal flue pipe.
Condition of cooling system: Appeared serviceable with noted exception. See item below.
Cooling system fuel type: Electric
Cooling system type: There are two, central air split systems.
Condition of thermostat(s): Appeared serviceable

56) *Replace, Repair/Maintain/Service* - Some heating or cooling ducts had significant amounts of corrosion or rust. Holes may develop and result in reduced energy efficiency or return air being drawn in from locations other than intended. Required that a licensed and qualified HVAC contractor repair as necessary. For example, by repairing or replacing ducts or sections of ducts.

Photo 56-1

Photo 56-2

57) *Repair/Maintain/Service, Evaluate* - The last service date of the gas forced air furnace appeared to be more than 1 year ago. Required that a licensed HVAC contractor inspect, clean, and service this system, and make repairs if necessary. For safety reasons, and because this system is fueled by gas this servicing should be performed annually in the future. Routine, seasonal servicing (cooling and heating) is recommended to help ensure efficiency and reliable operation.

58) *Repair/Maintain/Service, Evaluate* - One or more heating or cooling air supply registers had a weak air flow, or no apparent flow. This may result in an inadequate air supply. Recommend asking the property owner about this. Adjustable damper(s) in ducts may exist and be reducing the flow. If dampers exist, then they should be opened to attempt to improve the air flow. If the property owner is unaware of such dampers, or if adjusting dampers does not improve the air flow, then required that a licensed and qualified HVAC contractor evaluate and repair or make modifications as necessary.

Photo 58-1

Photo 58-2

Photo 58-3

Photo 58-4

59) ***Repair/Maintain/Service*** - One or more heating or cooling ducts in an unconditioned space (crawl space) were not insulated, or the insulation was damaged or deteriorated. This can result in reduced energy efficiency, moisture inside heating ducts, and/or "sweating" on cooling ducts. Required that a licensed and qualified HVAC contractor repair per standard building practices. For example, by wrapping ducts in insulation with an R-value of R-8.

Photo 59-1

Photo 59-2

60) ***Repair/Maintain/Service*** - Permanent structures were too close to the air conditioning condensing unit. There should be at least 12 inches of clearance on all sides and at least 4-6 feet above. Inadequate clearances around and above can result in reduced efficiency, increased energy costs and/or damage to equipment. Requires making repairs or modifications as necessary to maintain these clearances, by a qualified, HVAC contractor as necessary.

Photo 60-1

Photo 60-2

61) ***Maintain*** - Recommend replacing or washing HVAC filters upon taking occupancy depending on the type of filters installed (disposable or reusable). Regardless of the type, recommend checking filters monthly in the future and replacing or washing them as necessary and in accordance with the filter manufacturer's instructions. How frequently they need replacing or washing depends on the type and quality of the filter, how the system is configured (e.g. always on vs. "Auto"), and on environmental factors (e.g. pets, smoking, frequency of house cleaning, number of occupants, the season).

Photo 61-1 First floor HVAC filter seen here and the next photo.

Photo 61-2

Photo 61-3 Second floor filters for the AC are located behind these return grills. Here and the next 2 photos.

Photo 61-4

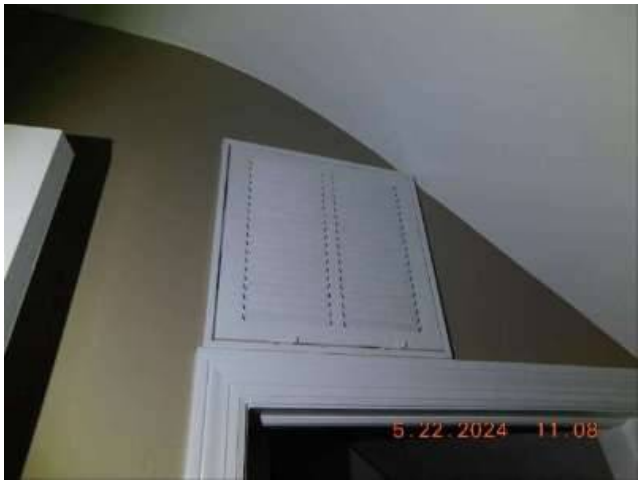

Photo 61-5

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62) ***Evaluate, Comment/FYI*** - All gas fired appliances such as furnaces should have carbon monoxide (CO) tests done by a qualified HVAC contractor. The gas fired air and the circulated supply air should pass through the furnace's heat exchanger and never mix. When damage occurs to the heat exchanger the potential for the circulated air supply to have a high amount of CO exists. A CO test of the supply air will identify any abnormalities. Client should also consider installing carbon monoxide detectors in areas where gas fired appliances have exhaust pipes/venting inside the house even if not required by local laws as added safety.

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63) ***Comment/FYI*** - In accordance with the New Jersey Home Inspection Advisory Committee Statutes and Regulations, home inspectors do not, “Determine life expectancy of any system or component”.

The life of any system or component is based on many factors. For example:

1) The quality of the brand and model of the product; Furnace, water heater, AC, etc.
2) How well it has been maintained. Has the previous owner arranged for annual servicing?
3) Have issues been quickly addressed or have conditions been ignored until the system stopped working, etc.
4) How it was installed and where it is installed. Is a basement furnace in a high moisture area? Is an outside AC unit installed where a dryer duct’s lint blocks the cooling fins? Many things.

Based on the date of manufacture on the data plate or the manufacture date coded into the serial number, this

furnace was manufactured in 2012.

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64) *Comment/FYI* - In accordance with the New Jersey Home Inspection Advisory Committee Statutes and Regulations, home inspectors do not, “Determine life expectancy of any system or component”.

The life of any system or component is based on many factors. For example:

1) The quality of the brand and model of the product; Furnace, water heater, AC, etc.
2) How well it has been maintained. Has the previous owner arranged for annual servicing?
3) Have issues been quickly addressed or have conditions been ignored until the system stopped working, etc.
4) How it was installed and where it is installed. Is a basement furnace in a high moisture area? Is an outside AC unit installed where a dryer duct’s lint blocks the cooling fins? Many things.

Based on the date of manufacture on the data plate or the manufacture date coded into the serial number, these AC compressor/condensate coils were manufactured in 2020 and 2013.

Please note that it's possible that the refrigerant used in the AC system may no longer be available and if one element of the AC system needs replacement then the entire central AC system would require replacement.

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65) *Comment/FYI* - Sample AC temperatures. All accessible air supply registers were measured. A few examples are shown.

Photo 65-1

Photo 65-2

Photo 65-3

Photo 65-4

Photo 65-5

Photo 65-6

Photo 65-7

Photo 65-8

Photo 65-9

Photo 65-10

Photo 65-11

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66) ***Comment/FYI*** - The furnace's burners were blue in color indicating proper fuel combustion.

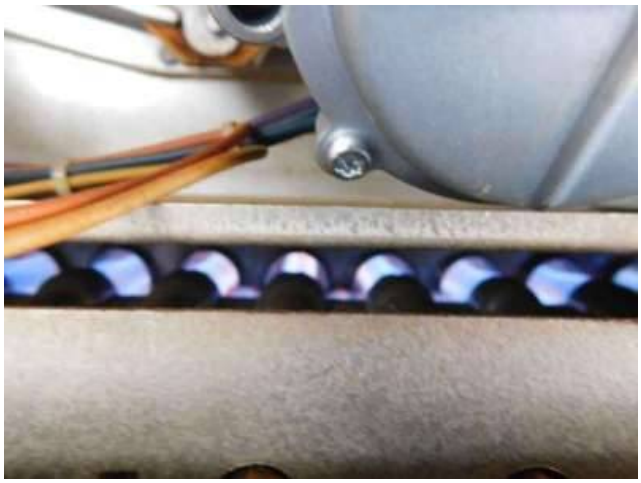

Photo 66-1

Kitchen

Limitations: The following items are not included in this inspection: household appliances such as warming ovens, griddles, broilers, trash compactors, ice makers, hot water dispensers and water filters; appliance timers, clocks, cook functions, self and/or continuous cleaning operations, thermostat or temperature control accuracy, and lights. Any comments made regarding these items are as a courtesy only. Note that the inspector does not provide an estimate of the remaining life of appliances, and does not determine the adequacy of operation of appliances. The inspector does not note appliance manufacturers, models or serial numbers and does not determine if appliances are subject to recalls. Areas and components behind and obscured by appliances are inaccessible and excluded from this inspection.

Condition of counters: Appeared serviceable
Condition of cabinets: Appeared serviceable
Condition of sinks and related plumbing: Appeared serviceable
Condition of under-sink food disposal: N/A (none installed)
Condition of dishwasher: Appeared serviceable with noted exception. See item below.
Condition of range, cooktop or oven: Appeared serviceable. Lit all cooktop burners. Operated the oven briefly in the BAKE mode.
Range, cooktop or oven type: Natural gas

Type of ventilation: Exhaust fan built into microwave
Condition of refrigerator: Appeared serviceable. The FDA recommends zero for the freezer and 40 or below for the refrigerator.
Condition of built-in microwave oven: Appeared serviceable. Tested with a microwave detector.

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67) *Repair/Maintain/Service, Evaluate* - The high loop for the dishwasher drain could be slightly higher. A high loop is created by routing the drain line up to the bottom surface of the countertop above and securely fastening it to that surface. An air gap is a device that makes the drain line non-continuous. Both of these prevent waste-water backflow from entering the dishwasher, and possibly flooding out of the dishwasher if/when a siphon occurs. Some newer dishwashers have these devices built in. The client should try to determine if these devices are built into this brand and model of dishwasher (e.g., review installation instructions). If not, or if this cannot be determined, then required that a qualified contractor install a high loop and air gap per standard building practices.

Photo 67-1 Close up of this area in the following photo.

Photo 67-2 Ideally, the dishwasher drain line should be routed to the HIGHEST point underneath the countertop.

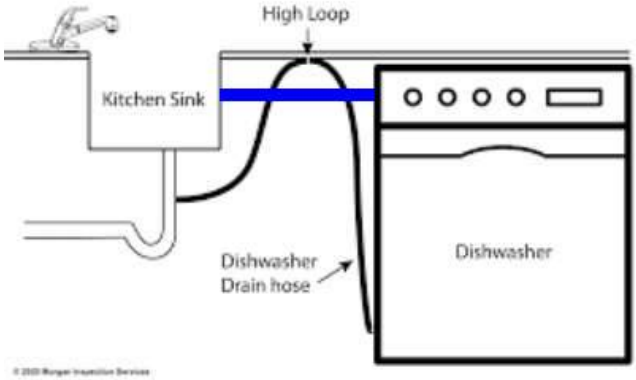

Photo 67-3

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68) *Repair/Maintain/Service* - The clearance between the stove top and the base of the exhaust hood above was too low. While the recommended height varies per the hood manufacturer, standards usually call for a minimum of 24 inches of clearance. A low hood height can restrict visibility of the stove top. Required that a qualified contractor repair per standard building practices.

Photo 68-1

Photo 68-2

69) ***Comment/FYI*** - An exhaust hood was installed over the cook top or range, but the fan recirculated the exhaust air back into the kitchen. This can be a nuisance for odor and grease accumulation.

Bathrooms, Laundry and Sinks

Limitations: The following items are not included in this inspection: overflow drains for tubs and sinks; heated towel racks, saunas, steam generators, clothes washers, clothes dryers. Any comments made regarding these items are as a courtesy only. Note that the inspector does not determine the adequacy of washing machine drain lines, washing machine catch pan drain lines, or clothes dryer exhaust ducts. The inspector does not operate water supply or shut-off valves for sinks, toilets, bidets, clothes washers, etc. due to the possibility of valves leaking or breaking when operated. The inspector does not determine if shower pans or tub and shower enclosures are water tight, or determine the completeness or operability of any gas piping to laundry appliances.

Location A: Full bath, first floor
Location B: Master bath, first floor
Location C: Full bath, second floor
Condition of counters: Appeared serviceable with noted exception. See item below.
Condition of cabinets: Appeared serviceable
Condition of flooring: Appeared serviceable
Condition of sinks and related plumbing: Appeared serviceable with noted exception. See item below.
Condition of toilets: Appeared serviceable
Condition of bathtubs and related plumbing: Appeared serviceable with noted exceptions. See items below.
Condition of shower(s) and related plumbing: Appeared serviceable with noted exceptions. See items below.
Condition of ventilation systems: Appeared serviceable
Bathroom ventilation type: Windows, Spot exhaust fans
Gas supply for laundry equipment present: Yes

70) ***Replace*** - The bathroom with a shower or bathtub at location(s) C didn't have an exhaust fan installed. Moisture can accumulate and result in mold, bacteria or fungal growth. Even if the bathroom has a window that opens, it may not provide adequate ventilation, especially during cold weather when windows are closed or when wind blows air into the bathroom. Recommend that a qualified contractor install exhaust fans per standard building practices where missing in bathrooms with showers or bathtubs.

71) ***Repair/Maintain/Service, Evaluate*** - The shower blender valve in Bath B did not appear to provide enough

hot water. This is often caused by a hot water valve or stop limit for the hot water not allowing enough hot water in to overcome the cold water supply. Recommend that a licensed plumber evaluate and repair.

Compare the temperature shown here with the sample temperatures in the Water Heater section of this report.

Photo 71-1

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72) *Repair/Maintain/Service* - Caulk was missing around the base of the bathtub spout, or there was a gap behind it, at location(s) A. Water may enter the wall structure behind the bathtub. Recommend that a qualified person repair as necessary to eliminate the gap. For example, by installing or replacing caulk if the gap is small enough. For larger gaps, a shorter spout nipple or an escutcheon plate can be installed.

Photo 72-1

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73) *Repair/Maintain/Service* - Gaps, no caulk, or substandard caulking were found between the bathtub and the floor at location(s) A. Water may penetrate these areas and cause damage. Recommend that a qualified person re-caulk or install caulking as necessary.

Photo 73-1

---

74) *Repair/Maintain/Service* - Gaps, no caulk, or substandard caulking were found between the shower enclosure and the floor at location(s) B. Water can penetrate these areas and cause damage. Recommend that a qualified person re-caulk or install caulking as necessary.

Photo 74-1

Photo 74-2

Photo 74-3

Photo 74-4

Photo 74-5

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75) *Repair/Maintain/Service* - The sink drain stopper mechanisms at location B were inoperable. Required that a qualified person repair or replace as necessary.

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76) *Repair/Maintain/Service* - The valve for the shower at bathroom B is loose. Leaks can occur and if they do, they are inside the wall where unknown damage can occur such as wood rot and potentially mold. A licensed and qualified plumber must repair so that the pipes are well secured in the wall.

Photo 76-1

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77) *Repair/Maintain/Service* - The countertop at locations A & B is loose. Required it be secured or fastened by a qualified contractor.

Photo 77-1

Photo 77-2

78) *Comment/FYI* - In accordance with the NJ Administrative Code Standards of Practice, with regard to the Household appliances:

“When inspecting the interior of a residential building, a home inspector shall:
1) Inspect: …..

…..v) Household appliances limited to:
(1) The kitchen range and oven to determine operation of burners or heating elements excluding microwave ovens and the operation of self-cleaning cycles and appliance timers and thermostats;
(2) Dishwasher to determine water supply and drainage; and
(3) Garbage disposer.”

The washing machine and dryer are not operated as part of the inspection.

79) *Comment/FYI* - There is an outdoor shower. It will require seasonal winterization.

Photo 79-1

Interior, Doors and Windows

Limitations: The following items are not included in this inspection: security, intercom and sound systems; communications wiring; central vacuum systems; elevators and stair lifts; cosmetic deficiencies such as

nail-pops, scuff marks, dents, dings, blemishes or issues due to normal wear and tear in wall, floor and ceiling surfaces and coverings, or in equipment; deficiencies relating to interior decorating; low voltage and gas lighting systems. Any comments made regarding these items are as a courtesy only. Note that the inspector does not evaluate any areas or items which require moving stored items, furnishings, debris, equipment, floor coverings, insulation or similar materials. The inspector does not test for asbestos, lead, radon, mold, hazardous waste, urea formaldehyde urethane, or any other toxic substance. Some items such as window, drawer, cabinet door or closet door operability are tested on a sampled basis. The client should be aware that paint may obscure wall and ceiling defects, floor coverings may obscure floor defects, and furnishings may obscure wall, floor and floor covering defects. If furnishings were present during the inspection, recommend a full evaluation of walls, floors and ceilings that were previously obscured when possible. Determining the cause and/or source of odors is not within the scope of this inspection.

Condition of exterior entry doors: Appeared serviceable with noted exception. See item below.
Condition of interior doors: Appeared serviceable with noted exception. See item below.
Condition of windows: Appeared serviceable with noted exception. See item below.
Type(s) of windows: Primarily wood in construction with predominantly double hung operation.
Condition of walls and ceilings: Appeared serviceable
Wall type or covering: Drywall
Ceiling type or covering: Drywall
Condition of flooring: Appeared serviceable with noted exception. See item below.
Flooring type or covering: Wood or wood products, Tile
Condition of stairs, handrails and guardrails: Appeared serviceable with noted exceptions. See items below.

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80) ***Material Defect/Safety, Replace*** - One or more bedrooms had windows that were too high off the floor. At least one window requires adequate egress in the event of a fire or emergency to allow escape or to allow access by emergency personnel. Such windows should have a maximum sill height of 44 inches off the floor. At a minimum, keep a chair or something that serves as a ladder below the window at all times. Required to have a qualified contractor repair or make modifications per standard building practices.

Photo 80-1

Photo 80-2

Photo 80-3

Photo 80-4

Photo 80-5

Photo 80-6

Photo 80-7

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81) ***Material Defect/Safety, Replace*** - Handrails at one or more flights of stairs were not continuous or did not extend the full length of the stairs. This is a potential fall hazard. Handrails should be continuous for the entire length of the stairs. Required that a qualified contractor replace or repair handrails per standard building practices.

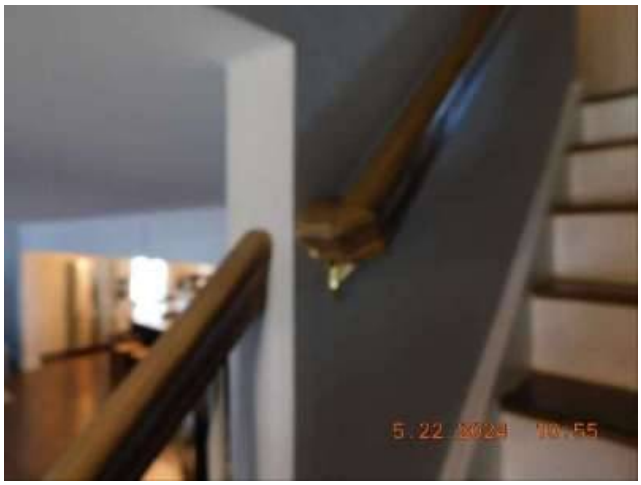

Photo 81-1

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82) ***Material Defect/Safety, Repair/Maintain/Service*** - Handrails at one or more flights of stairs were wobbly. This is a safety hazard. Required that a qualified person repair as necessary.

Photo 82-1

---

83) ***Material Defect/Major, Repair/Maintain/Service, Evaluate*** - Floors in one or more areas were not level. This can be caused by foundation settlement or movement of the foundation, posts and/or beams. Significant repairs may be needed to make floors level. Required that a qualified contractor and/or engineer evaluate further for potential causes and repair needs. Repairs must be performed by a qualified contractor.

Please refer to the Crawl Space section for possible related findings.

Photo 83-1

Photo 83-2

84) *Replace* - Fungal rot or staining was found at one or more exterior door jambs. Required that a qualified person repair as necessary. All rotten wood should be replaced.

Photo 84-1

Photo 84-2

85) *Repair/Maintain/Service* - One or more interior doors wouldn't latch or were difficult to latch. Required that a qualified person repair as necessary. For example, by adjusting latch plates or locksets.

Photo 85-1

86) *Comment/FYI* - Windows were checked for general condition and operation in accordance with NJ home inspection standards of practice. At least one was unlocked, opened, closed and re-locked per room. Also, in accordance with the NJ home inspection standards of practice, at least one interior passage door was tested in every room. All of those doors and windows tested, operated except as may be noted. Please note that also, in accordance with the NJ home inspection standards of practice, windows that were blocked by furniture, seller's possessions or stored items were not able to be operated.

www.rhinj.com

Regal Home Inspections, LLC

37 Ridge Road
Colts Neck NJ 07722
Inspector: Frank Delle Donne
Inspector's email: frank07722@gmail.com
Inspector's phone: (908) 902-2590
NJ Home Inspector License # - 24GI00125100
NJ-DEP Radon Measurement Technician Certification # - MET13186
NJ DEP 7B Pesticide Applicator License # - 59628B

Summary

Client(s): **Buyer**
Property address: **Buccaneer Way**
Mantoloking NJ 08738-1106
Inspection date: **Wednesday, May 22, 2024**

This report published on Thursday, January 30, 2025 2:35:38 PM EST

This inspection report is prepared and delivered in accordance with The New Jersey Administrative Code, NJAC SS13:40-15.15 and also the Standards of Practice outlined in the NJAC.

The purpose of this report is to document the findings of the visual, non destructive home inspection, of accessible systems and components conducted at the aforementioned property on the date noted and, in accordance with NJAC as detailed in the associated, signed Pre Inspection Agreement. The report will focus on various systems and components as described in the Pre Inspection Agreement, Section 5 Page 1. The report will include descriptions of the systems and components (materials, descriptions, locations, etc. as required by NJAC) and identify any Material Defects (aka Major Defects). Material Defects are clearly identified as, "a condition, or functional aspect, of a structural component or system that is readily ascertainable during a home inspection that substantially affects the value, habitability or safety of the dwelling, but does not include decorative, stylistic, cosmetic or aesthetic aspects of the system, structure or component." A Major (aka Material) Defect, including items in the report identified or classified as "Safety", denotes a condition that should be corrected or further investigated prior to the end of the inspection interval as noted in your home purchase contract.

Any other information such as serial numbers, general observations, maintenance recommendations, etc., is provided as a courtesy only. Please refer to the Pre Inspection Agreement, Sections, 6, 11 (for example) and elsewhere for recognized home inspection exclusions.

Please note that it is very important that all recommendations for client action including arranging for further evaluation by a professional (roofer, electrician, plumber, etc.) are completed within your home purchase contract's inspection timeframe. Your delays in having further evaluations or more specific inspections done as may be recommended (including recommendations for replacement, repairs and maintenance) may not be allowed once the contractual inspection period is over.

This SUMMARY SECTION summarizes the elements to the home inspection that are objectively deemed to be, "Material Defects" in that they are likely to or will, "substantially affect[s] the value, habitability or safety of the dwelling." in accordance with the Standards of Practice.

Concerns are shown and sorted according to these types:

Material Defect/Safety	Poses a safety hazard
Material Defect/Major	Potentially affects value or habitability
Replace	Recommend replacing
Repair/Maintain /Service	Recommend servicing, repair and/or maintenance
Exclusion	An item excluded from the inspection and report. May be due to an item being inaccessible, an exclusion in the NJ home inspection standards of practice (Pools and recreational items for example).
Maintain	Recommend ongoing maintenance
Evaluate	Recommend evaluation by a specialist
Monitor	Recommend monitoring in the future
Comment/FYI	For your information

Grounds

10) ***Material Defect/Safety, Repair/Maintain/Service*** - Cracks, holes, settlement, heaving and/or deterioration resulting in trip hazards were found in the sidewalks or patios. For safety reasons, required that a qualified contractor repair as necessary to eliminate trip hazards. Check with the Brick Township (Building Department or

Code Enforcement Officer) to see if the homeowner is responsible for maintenance of the sidewalk at the curb in front of your house. If the homeowner is responsible and liable, Regal Home Inspections, LLC requires that all sidewalk repairs be made prior to taking ownership of the house.

Please note: A trip hazard is a 3/4 of an inch surface differential where one is not expecting a change in the surface elevation for paved areas like sidewalks and patios.

11) *Material Defect/Safety, Repair/Maintain/Service* - Guardrails at one or more locations were loose or wobbly and pose a fall hazard. Required that a qualified person repair guardrails as necessary.

Crawl Space

25) *Material Defect/Major, Replace, Evaluate* - Fungal rot was found at one or more sections of floor sheathing. Required that a qualified contractor evaluate and repair as necessary. All rotten wood should be replaced.

26) *Material Defect/Major, Repair/Maintain/Service, Evaluate, Monitor* - Evidence of water intrusion or accumulation was found in one or more sections of the crawl space. For example, high moisture meter readings at the foundation wall and sill plate. Accumulated water is a conducive condition for wood-destroying organisms and should not be present in the crawl space. It appears that pavement may be sloped toward the house as shown below (And mentioned in the Grounds section).

- Repairing, installing or improving rain run-off systems (gutters, downspouts and extensions or drain lines)
- Improving perimeter grading of hardscape
- Repairing, installing or improving underground footing and/or curtain drains

Ideally, water should not enter crawl spaces, but if water must be controlled after it enters the crawl space, then typical repairs include installing trenches, gravity drains and/or sump pump(s) in the crawl space.

Required that the client have professionals evaluate the condition during your inspection period. Unless corrected, water intrusion may happen again.

Options include Hale Built Group www.halebuilt.com
www.quality1stbasementsystems.com

27) *Material Defect/Major, Repair/Maintain/Service, Evaluate* - The 1965 built house appears to have been modified to create an open concept floor plan. While the size and type of beam can't be determined due to the finished surfaces, the transfer of the load from the beam, to the columns below to the concrete blocks into the crawl space to the footings below can be evaluated.

The transfer of the load at each end requires professional evaluation to ensure that it has been done to design specifications as they are differently built/constructed and one is not directly aligned with the concrete block column below. The point load on the right side of the span (to the right when standing in the living room facing the back patio) is constructed differently than the other even though they should be carrying the same load. It appears to have one fewer added section to transfer the load as a pipe caused a modification to the structural plan as compared to re-routing the water pipe so the centerline and point load could be kept intact. The left side of the span's load is slightly off the centerline of the concrete block post below where the structure would be the strongest.

Scott Daniels is the Foundation Repair Manager at Hale Built. They are located on Route 70 just west of Brick.

28) *Material Defect/Major, Repair/Maintain/Service* - One or more support posts were not positively secured to the beam above. While this is common in older homes, current standards require positive connections between support posts and beams above for reinforcement. Required that a qualified contractor repair per

standard building practices. For example, by installing metal plates, plywood gussets or dimensional lumber connecting posts and beams.

Garage

33) *Material Defect/Safety, Replace, Evaluate* - The door between the garage and the house did not appear to be fire resistant, or the inspector was unable to verify that it was via a label. This is a potential safety hazard. House to garage doors, to prevent fire and fumes from spreading from the garage into interior living space, must be constructed of fire-resistant materials or constructed so that it retards the spread of a fire (Purpose built fire retardant). Doors, generally considered to be suitable for the purpose, are solid core wood, steel, honeycomb steel or a door that has been factory labeled as fire rated. Required that a qualified contractor replace or repair the door and, at that time, make any other corrections that might be required to provide suitable fire resistance between the garage and the dwelling per standard building practices.

There is a NJ House/Garage fire rating document attached at the end of this same PDF. The last paragraph identified the NJ requirement for house/garage doors.

34) *Material Defect/Safety, Replace* - The pull-down attic stairs installed in the attached garage ceiling had no visible fire-resistance rating. Current standard building practices call for wooden-framed ceilings with an attic space that goes from above the garage to above the living space have a fire-resistance rating (Normally a drywall ceiling) including the pull down hatch/stairs. Installing pull-down attic stairs in the garage without a proper fire rating (Usually the pull down stairs are intended for interior spaces) compromises the ceiling's fire resistance and therefore is a safety issue. Required that a licensed contractor repair as necessary to restore the ceiling's fire resistance. For example, by replacing or removing the stairs. Note that commercially made, fire resistance-rated stairs are available. https://roofing4us.com/collections/attic-ladders?_=pf&pf_t_fire_rating=Fire%20Rating%3A%20ASTM%20E119

An alternative is to have a qualified contractor install a framed wall inside the attic that divides the garage and living space which conforms to all fire resistance ratings as required by local jurisdictions.

Electric

38) *Material Defect/Safety, Replace, Evaluate* - One or more ground fault circuit interrupter (GFCI) receptacles (outlets) wouldn't reset and had no power upon arrival at the exterior. This is a potential shock hazard. Required that a licensed electrician evaluate and repair as necessary.

39) *Material Defect/Safety, Replace* - Non-metallic sheathed wiring was loose, unsupported, or inadequately supported at one or more locations. Such wiring should be trimmed to length if necessary and attached to runners or to solid backing with fasteners at intervals of 4 1/2 feet or less. Fasteners should be installed within 12 inches of all enclosures. Required that a licensed electrician repair per standard building practices.

40) *Material Defect/Safety, Replace* - One or more ground fault circuit interrupter (GFCI) receptacles (outlets) wouldn't trip instantly and sputters before it cuts power at the exterior. This is a potential shock hazard. Required that a licensed electrician evaluate and repair as necessary. GFCI outlets should trip within 1/40th of a second. This sputters for a much longer fraction of a second before it trips.

Interior, Doors and Windows

80) *Material Defect/Safety, Replace* - One or more bedrooms had windows that were too high off the floor. At least one window requires adequate egress in the event of a fire or emergency to allow escape or to allow access by emergency personnel. Such windows should have a maximum sill height of 44 inches off the floor. At a minimum, keep a chair or something that serves as a ladder below the window at all times. Required to have

a qualified contractor repair or make modifications per standard building practices.

---

81) ***Material Defect/Safety, Replace*** - Handrails at one or more flights of stairs were not continuous or did not extend the full length of the stairs. This is a potential fall hazard. Handrails should be continuous for the entire length of the stairs. Required that a qualified contractor replace or repair handrails per standard building practices.

---

82) ***Material Defect/Safety, Repair/Maintain/Service*** - Handrails at one or more flights of stairs were wobbly. This is a safety hazard. Required that a qualified person repair as necessary.

---

83) ***Material Defect/Major, Repair/Maintain/Service, Evaluate*** - Floors in one or more areas were not level. This can be caused by foundation settlement or movement of the foundation, posts and/or beams. Significant repairs may be needed to make floors level. Required that a qualified contractor and/or engineer evaluate further for potential causes and repair needs. Repairs must be performed by a qualified contractor.

Please refer to the Crawl Space section for possible related findings.

COMPLETE PROTECTION®
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PROTECTED ITEMS INCLUDE:

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Water Heater	$300	Dryer	$300

1-800-978-2022

For More Information
info@completehomewarranty.com

1532 NE 96th St. STE. A
Liberty, MO 64068

Visit Us
completehomewarranty.com

A. OVERVIEW:
"Company" means Complete Appliance Protection, Inc. (Complete Protection, Inc. in Iowa), 1532 NE 96th Street, Suite A, Liberty, MO 64068, the administrator of the Complete Protection Home Warranty. "You or Your" means the recipient of this Plan.

B. TERM OF PLAN:
This plan runs for a period of 120 days following the initial date of Your inspection, or 30 days after closing, whichever is later.

C. PROTECTION SUMMARY:
This Plan covers only those items specifically listed below and excludes all others. Appliances: Dishwasher, dryer, microwave, range (cooktop, oven), refrigerator, and washer. Heating/Cooling: Central forced air conditioning, furnace/air handler, and thermostat. Plumbing: Water heaters and pipe leaks. Electrical: Electrical wiring, main panel, outlets, and switches.

D. PROTECTION TERMS:
1. The Company will provide repair service on Your protected items to restore them to standard operating condition as a result of normal usage and electrical or mechanical component failure.
2. Any part necessary for the normal operation and is contained within the sheet metal skin of the unit is protected by this Plan.
3. Items must be properly installed and in normal working order on the effective date of this Plan.
4. All protection is limited to those items within the home's foundation, except for pipe leaks (as described in Section F1).
5. This Plan becomes effective only after all other manufacturer, builder, distributor, or extended warranties are exhausted.
6. In the event the Company determines, in its sole discretion, that it is unable to repair a protected system or appliance, the Company is entitled to satisfy its obligations hereunder by providing the amounts per the schedule in Section G towards the replacement and installation of the new protected system or appliance.
7. Repairs will not be authorized if Your account is expired.

E. THIS PLAN DOES NOT PROTECT:
1. Anything the home inspector did not or could not inspect.
2. Items with any noted defect, damage, or worn materials.
3. Any item the inspector has noted is at the end of its life or where he has recommended further review by an industry professional.
4. Any items that are not up to code.
5. Repairs or replacement required as a result of fire, freeze, flood, or other acts of God; accidents; vandalism; neglect; misuse; abuse; missing parts; cosmetic defects; design flaws; manufacturer defect; power failure, shortage, surge, or overload; inadequate capacity; mismatched systems; or damages due to pests or pets.
6. Consequential or secondary damage, including consequential damages due to a service contractor's conventional repair efforts of the primary item.
7. Commercial properties and/or residential properties being used for commercial purposes.
8. Systems or appliances classified by the manufacturer as commercial and/or commercial equipment modified for domestic use.
9. Closing access to protected items or the restoration of landscaping, wall coverings, flooring, countertops, or any other structural or cosmetic component.
10. Removal of defective systems and appliances.
11. Cost of construction, carpentry, or other modifications made necessary by a protected repair or replacement.
12. Normal or routine maintenance. You are responsible for performing normal and routine maintenance and cleaning pursuant to the manufacturer's specifications, including changing HVAC and refrigerator filters.
13. Homes being renovated or remodeled.
14. Fraud or abuse of this Plan.

F. SYSTEM-SPECIFIC LIMITATIONS
1. PIPE LEAKS:
Protected: Internal and external pipe leaks that occur due to normal usage including water, gas, and drain lines that service the main home.
PLUMBING SYSTEM EXCLUSIONS:
Drain line stoppages; faucets; shower arms and shower heads; pressure regulators; valves for shower, tub, and diverter valves; ball valves; gate valves; toilets and related mechanisms; toilet wax ring seals; hose bibs; sprinkler systems; pool piping; downspout; landscape drain lines; damage caused by collapsed, damaged, or broken drain, vent, or sewer lines outside the home's main foundation; damage caused by roots; damage due to freeze; hydro jetting; cameras; flow restrictions in fresh water lines; bathtubs; whirlpool tubs and related components; sinks; showers; shower enclosures and base pans; toilet lids and seats; caulking; grouting; water filtration/purification system; septic, holding, or storage tanks cost to locate, access, or install cleanouts; polybutylene piping; leak detection tests; water softeners; sump pumps; inadequate or excessive water pressure; sewage ejector pump.

2. ELECTRICAL SYSTEM
Protected: Internal wiring; junction boxes; conduit; main panel; circuit breakers; outlets; switches; fuses.
ELECTRICAL SYSTEM EXCLUSIONS:
Mounted light fixtures and ballasts; ceiling fans; exhaust fans; wireless remotes; telephone wiring; heat lamps; intercoms; alarms and related wiring; electronic or computerized energy management or lighting and appliance management systems; security systems; doorbell and related wiring; chimes; smoke detectors.

G. PROTECTION LIMITS
In the event the Company determines, in its sole discretion, that it is unable to repair a protected system or appliance, the Company is entitled to satisfy its obligations hereunder by providing the following amounts towards the replacement and installation of the new protected system or appliance: $150 for Microwave, Thermostat; $300 for Dishwasher, Dryer, Range (Oven, Cooktop), Washer, Water Heater; $500 for AC Evaporator Coil, Furnace/Air Handler, Refrigerator; $700 for AC Outside Condensing Unit; $950 for Packaged Unit. Plumbing and Electrical claims are subject to an aggregate maximum of $1,000 each.

H. TO REQUEST SERVICE:
1. Service can be initiated by phone at 800-978-2022 or online at www.completehomewarranty.com, 24 hours a day, 7 days a week.
2. You will be asked to send a copy of Your home inspection report to info@completehomewarranty.com prior to authorization being given.
3. Once Your home inspection report has been reviewed, You will be provided with a unique authorization number for each appliance or system, each time work is needed. Under normal circumstances, the company will initiate the performance of services within 48 hours after the service is requested.
4. It is Your responsibility to provide access and clear non-related items away from the area that requires service.
5. Weather conditions and workload will govern servicer response time. Overtime/holiday rates will not be paid, only straight time, unless the Company deems it a valid emergency. The Company has the sole discretion in determining what constitutes a valid emergency.
6. You may utilize a service company of Your own choosing, or the Company may provide You with a referral, if available.
7. When utilizing a technician of Your choosing, You must call 800-978-2022 to obtain Override Authorization for total repair costs prior to having any repairs completed. Your service company will need to provide an itemized repair estimate, including the breakdown of parts and labor, as well as a specific cause for the failure.
8. The Company will not pay for services procured by You without prior authorization by the Company.
9. To request reimbursement for approved repairs or replacements, please email your receipt/invoice to claims@completehomewarranty.com or fax to 816-792-2009. All documentation for approved repairs or replacements must be submitted within 30 days of expiration.

Complete Appliance Protection, Inc.
1532 NE 96th Street, Suite A
Liberty, MO 64068
800-978-2022
Fax 816-792-2009
info@completehomewarranty.com

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DEPARTMENT OF COMMUNITY AFFAIRS
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PHILIP D. MURPHY
Governor

LT. GOVERNOR SHEILA Y. OLIVER
Commissioner

FORMAL TECHNICAL OPINION (FTO) 13

Issued: June 1999
Revised: March 2009
Code Ref. Update: September 2019

Subject: Fire Separation between Dwelling Units and Attached Private Garages

Reference: N.J.A.C. 5:23-3.14, Building Subcode, Section 406.3.4; N.J.A.C. 5:23-3.21, One- and Two-Family Dwelling Subcode, Sections R302.5 & R302.6

The Department of Community Affairs has been made aware of inconsistent enforcement of the requirements for fire separation when private garages are located beneath living space in single-family home construction. This formal technical opinion is intended to deal with these misinterpretations and problems. The text that follows provides examples of construction practices that meet the intent of the code requirements and should be considered as acceptable methods of providing a one-hour, fire-resistance-rated assembly when there is living space above an attached, private garage in homes in Group R-3 or R-5. (All lumber dimensions are nominal.)

> *The wall between the garage and the house shall be provided with one layer of 5/8-inch thick, Type X gypsum wallboard on the garage side of the wall. The wallboard shall be applied at right angles to each side of the stud and with 1 1/4-inch drywall screws or nails at 12 inches on center. The joints of the gypsum wallboard shall be separated by at least one stud bay on opposite sides of the wall. The joints of the wallboard shall be taped and provided with one coat of spackle minimum. It is permissible to install insulation in this wall. This wall is required to be continuous to the underside of the ceiling membrane above. Membrane penetrations shall be as permitted in Section 714.4.2 of the Building Subcode, except that a metallic or fire-resistance-rated electrical panelboard of any size may penetrate the membrane, provided there are no gaps or open spaces greater than 1/8 inch at the edge of the panelboard box employing a flush-type cover.*

The language above is from the Gypsum Association Fire-Resistance Design Manual and provides a one-hour fire-resistance rating. This differs from the listed assembly by requiring the 5/8-inch, Type X gypsum wallboard on the garage side only. The protection needs to be provided from the garage side; there is no need to specify the type and thickness of gypsum on the house side.

> *The floor-ceiling assembly shall consist of two layers of 5/8-inch thick, Type X gypsum wallboard. The base layer shall be applied at right angles to the joists with 1 1/4-inch minimum drywall screws or nails at 24 inches on center. The face layer shall be applied at right angles to the joists with 1 7/8-inch minimum drywall screws or nails at 12 inches on center. The face layer joints shall be offset from the base layer joints by a minimum of one joist bay. The joints of the face layer shall be taped and provided with a minimum of one layer of spackle. Insulation may be installed in this floor-ceiling*

assembly. There are no restrictions on the installation of utilities above the ceiling membrane. There are no restrictions on the type of flooring to be used as the top membrane; if unusable space is located above a portion of the assembly, then no top membrane is required. Protection for any penetrations in the upper membrane of the assembly (i.e., heating and air-conditioning registers) is not required. Membrane penetrations of the bottom membrane shall be as permitted in Section 714.5.2 of the Building Subcode.

The language above is from the Gypsum Association Fire-Resistance Design Manual and provides a one-hour fire-resistance rating. The Gypsum Association Manual states that the bottom membrane provides the one-hour fire-resistance rating for the structural members; therefore, there is no need to specify the material for the upper portion of the assembly.

The exterior load-bearing wall is required to be provided with one layer of 5/8-inch thick, Type X gypsum wallboard applied at right angles to the studs and secured with a minimum of 1 1/4-inch drywall screws or nails at 12 inches on center. The joints of the wallboard shall be taped and provided with a minimum of one coat of spackle. Insulation may be installed in this wall. This wall is required to be continuous to the underside of the ceiling membrane above. Through penetrations or membrane penetrations shall be as permitted in Sections 714.4.1 or 714.4.2, respectively, of the Building Subcode, except that a metallic or fire-resistance-rated electrical panelboard of any size may penetrate the membrane, provided there are no gaps or open spaces greater than 1/8 inch at the edge of the panelboard box employing a flush-type cover.

The requirement stated above provides compliance with Section 704.1 of the Building Subcode, which requires structural elements that are supporting rated assemblies to have a rating of at least that of the assembly it is supporting. The load-bearing exterior wall of a garage is required to be rated for one hour. The language in the text is from the same Gypsum Association assembly discussed above.

Any joints between the floor-ceiling assembly and the walls need only be provided with tape and spackle.

If there is a girder supporting the floor-ceiling assembly and the girder consists of a minimum of three 2-inch by 10-inch members, there is no additional protection required for the girder. If the girder is smaller than three 2-inch by 10-inch members, it must be encased in a minimum of two layers of 1/2-inch thick, Type X gypsum wallboard; the same applies to engineered lumber with dimensions smaller than three 2-inch by 10-inch members. However, steel construction of any dimension must be encased. The base layer is required to be secured with a minimum of a 1-inch screw at 12 inches on center and the face layer is required to be secured with a minimum of a 1 5/8-inch screw at 12 inches on center. The face layer shall be provided with tape and one layer of spackle minimum. No additional protection is required for the column or wall supporting the girder.

The requirement stated above (that this member be provided with some level of fire-resistance rating) is based on the text of Section 704.1 of the Building Subcode addressed above. The text that exempts the “three 2-inch by 10-inch members” from any protection

is based on Section 2304.11.1.2 of the Building Subcode. This section of the code deals with “Heavy Timber Construction” (Type IV construction). It is logical to equate a triple 2 inch by 10 inch to the nominal 6 inch by 10 inch, which is required for a girder in Type IV construction. If the girder is not the size of a triple 2 inch by 10 inch specified, the specifications to obtain the rating of the girder from the Gypsum Association Fire-Resistance Design Manual are used.

The door between the garage and adjacent interior space shall be a minimum of 1 3/8-inch solid core wood, or 1 3/8-inch solid or honeycomb steel. There is no requirement for this door to be provided with a labeled jamb or with a door closer.

Edward M. Smith, Director
Division of Codes and Standards

PURSUANT TO THE AUTHORITY OF N.J.S.A. 52:27D ET SEQ., AS AMENDED, THIS FORMAL TECHNICAL OPINION IS CONSIDERED TO BE BINDING UPON ALL CODE OFFICIALS.