

# **Inspection Report**

March 2025.

Hayes Inspection group  
For

# **Sample Insurance Application Report**

LA CA 90042

Inspector - Bud Hayes  
Certified CREIA Inspector #165155  
Confidential and Proprietary

# CLIENT INFORMATION



CLIENT NAME: Sample Insurance report  
CLIENT ADDRESS: Los Angeles, CA.90042  
INSPECTION DATE: March 2025.  
INSPECTION TIME: 12:00 PM  
INSPECTOR: Bud Hayes  
Cerified CREIA Inspector  
#165155

# INSPECTION CONDITIONS

## **CLIMATIC CONDITIONS:**

WEATHER:  
Partly Cloudy.

TEMPERATURE:  
60's.

## **BUILDING CHARACTERISTICS:**

BUILDING TYPE:  
Single Family Residence.

STORIES:  
One.

## **UTILITY SERVICES:**

UTILITIES STATUS:  
The utilities were on.

## **OTHER INFORMATION:**

BUILDING OCCUPIED:  
Yes.

CLIENT PRESENT:  
Yes.

## **INTRODUCTORY COMMENTS:**

Note: this report was done using an android tablet and some comments were entered voice to text commands and some typos or odd auto correct spelling or grammar may be present.

## **GENERAL COMMENTS:**

Note: this was a limited inspection addressing specific issues for the client and is done on a consulting basis.

This limited inspection is for insurance application purposes

It is advised to have a full home/building inspection done to determine the conditions on all of the systems and components.

This property appears to be well maintained and well cared overall.

ADDITIONAL NOTES:

There are many permits showing online for work done in the past

The owner also has a very detailed folder with reports and receipts.

# DEFINITIONS AND STANDARDS

## TERMS OF THE INSPECTION:

### SERVICEABLE:

It is the inspectors opinion that this item is doing the job for which it was intended and exhibits normal wear and tear.

### NEEDS ATTENTION:

It is the inspectors opinion that this item is in need of further investigation and/or repairs or appears to be at the end of its service life. The inspector has made the client aware of this situation by calling it "needs attention" in the report and it is then the clients responsibility to take appropriate action concerning the situation with the appropriate professional during the inspection contingency period and prior to the close of escrow.

### NOT ACCEPTABLE:

It is the inspectors opinion that this item is either a safety hazard or not functioning properly, The inspector has made the client aware of this situation by calling it "not acceptable" and it is then the clients responsibility to take appropriate action concerning the situation with the appropriate professional during the inspection contingency period and prior to the close of escrow.

## STANDARDS:

A. The report conforms to the Standards and Practices of the California Real Estate Inspection Association and the Business and Professions Code which defines a real estate inspection as a survey and basic operation of the systems and components of a building which can be reached, entered, or viewed without difficulty, moving obstructions, or requiring any action which may result in damage to the property or personal injury to the inspector. The purpose of the inspection is to provide the Client with information regarding the general condition of the building(s). Cosmetic and aesthetic conditions shall not be considered.

B. A real estate inspection report provides written documentation of material defects discovered in the inspected building's systems and components which, in the opinion of the Inspector, are safety hazards, are not functioning properly, or appear to be at the ends of their service life. The report may include the Inspector's recommendations for correction or further evaluation.

C. Inspections performed in accordance with these Standards of Practice are not technically exhaustive and shall apply to the primary building and its associated primary parking structure.

# LIMITED INSPECTION COMMENTS

## **KITCHEN SINK:**

### **CONDITION:**

Serviceable.



## **LAUNDRY:**

### **LOCATION:**

The washer and dryer are the stackable type.

### **LAUNDRY AREA:**

Serviceable.



**BATHROOM AREA:**

**BATH LOCATION:**

**This bathroom is located in the hallway.**



**SINKS:**

Serviceable.



**BATHROOM AREA:**

**BATH LOCATION:**

**This bathroom is located in the master bedroom.**



**SINKS:**  
Serviceable.



**PLUMBING:**

The main water line comes into the house on the right side near the front. This was done before the present owner at the house but this appears to be less 15 to 20 years old for all of the plumbing system (there is a newer shut off valve seen at the front)

The overall plumbing system appears serviceable (see pictures below under the sinks).



Serviceable. The water pressure tested at 75 PSI which is in the correct range.



**WATER HEATER:**

**LOCATION:**

The water heater is located on the exterior of the building at the right.



CONDITION:

Serviceable. This is a newer water heater , reported as being installed 2023 and appears correct.





Permit history shows this main panel and some solar panel upgrades were done in 2015.



**HEATING SYSTEM:**

**LOCATION:**

The heating unit is located inside the building in the attic.



**CONDITION:**

Serviceable, The furnace appears to be about 15 years old and all of the ducting has been upgraded to newer flexible decking which appeared to be about 15 years old.

**COOLING SYSTEM:**

**LOCATION:**

The condenser for the air conditioning is located in the side yard.



**CONDENSER CONDITION:**

Serviceable.

**COMMENTS:**

The label indicates this was manufactured 2012 and is a 3 ton unit.



**ROOF:**

**ROOF**

ROOF STYLE, The roof is a sloped type with a pitch to it. TYPE OF ROOFING MATERIAL. The roofing material on the sloped roof is made of standard composition shingles.

This appears serviceable. Permit history shows some repairs were done to roof with the solar panel installation in 2015. The roof appears to be originally about 15 years old and a nice material and about a 40 year warranty.,



**EXTERIOR:**

Pictures.



**COMMENTS**

There are lots of permits showing on line.

The house appears to be well maintained and the owner has provided a good outline of the upgrades done during their ownership.

# CALIFORNIA REAL ESTATE INSPECTION ASSN.

## **CALIFORNIA REAL ESTATE INSPECTION ASSOCIATION (CREIA) RESIDENTIAL STANDARDS OF PRACTICE - FOUR OR FEWER UNITS**

### **Part I. Definitions and Scope**

These Standards of Practice provide guidelines for a *real estate inspection* and define certain terms relating to these *inspections*. **Italicized** words in these Standards are defined in Part IV, Glossary of Terms.

**A.** A *real estate inspection* is a survey and basic *operation* of the *systems* and *components* of a *building* which can be reached, entered, or viewed without difficulty, moving obstructions, or requiring any action which may result in damage to the property or personal injury to the *Inspector*. The purpose of the inspection is to provide the Client with information regarding the general *condition* of the *building(s)*. Cosmetic and aesthetic *conditions* shall not be considered.

**B.** A *real estate inspection* report provides written documentation of material defects discovered in the *inspected building's systems* and *components* which, in the opinion of the *Inspector*, are *safety hazards*, are not *functioning* properly, or appear to be at the ends of their service lives. The report may include the *Inspector's* recommendations for correction or further evaluation.

**C.** *Inspections* performed in accordance with these Standards of Practice are not *technically exhaustive* and shall apply to the *primary building* and its associated *primary parking structure*.

### **Part II. Standards of Practice**

A *real estate inspection* includes the *readily accessible systems* and *components* or a *representative number* of multiple similar *components* listed in SECTIONS 1 through 9 subject to the limitations, exceptions, and exclusions in Part III.

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#### **SECTION 1 - Foundation, Basement, and Under-floor Areas**

**A. Items to be inspected:**

1. Foundation *system*
2. Floor framing *system*
3. Under-floor ventilation
4. Foundation anchoring and cripple wall bracing
5. Wood separation from soil
6. Insulation

**B. The *Inspector* is not required to:**

1. *Determine* size, spacing, location or adequacy of foundation bolting/bracing components or reinforcing systems.
2. *Determine* the composition or energy rating of insulation materials

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#### **SECTION 2 - Exterior**

**A. Items to be inspected:**

1. Surface grade directly adjacent to the *buildings*
2. Doors and windows
3. Attached decks, porches, patios, balconies, stairways, and their enclosures
4. Wall cladding and trim
5. Portions of walkways and driveways that are adjacent to the *buildings*

**B. The *Inspector* is not required to:**

1. *Inspect* door or window screens, shutters, awnings, or security bars
2. *Inspect* fences or gates or *operate* automated door or gate openers or their safety *devices*
3. Use a ladder to *inspect systems* or *components*

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#### **SECTION 3 - Roof Covering**

**A. Items to be inspected:**

1. Covering
2. Drainage
3. Flashings
4. Penetrations
5. Skylights

**B. The *Inspector* is not required to:**

1. Walk on the roof surface if in the opinion of the *Inspector* there is risk of damage or a *hazard* to the *Inspector*
2. Warrant or certify that roof *systems*, coverings or *components* are free from leakage

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**SECTION 4 - Attic Areas and Roof Framing**
**A. Items to be inspected:**

1. Framing
2. Ventilation
3. Insulation

**B. The Inspector is not required to:**

1. Inspect mechanical attic ventilation systems or components
2. Determine the composition or energy rating of insulation materials

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**SECTION 5 - Plumbing**
**A. Items to be inspected:**

1. Water supply piping drains
2. Drain, waste, and vent piping
3. Faucets and fixtures
4. Fuel gas piping
5. Water heaters
6. Functional flow and functional drainage

**B. The Inspector is not required to:**

1. Fill any fixture with water or inspect overflow or drain stops, or evaluate backflow devices, waste ejectors, sump pumps or drain line clean outs
2. Inspect or evaluate water temperature balancing devices, temperature fluctuation, time to obtain hot water, water circulation, or solar heating systems or components
3. Inspect whirlpool baths, steam showers, or sauna systems or components
4. Inspect fuel tanks or determine if the fuel gas system is free of leaks
5. Inspect wells or water treatment systems

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**SECTION 6 - Electrical**
**A. Items to be inspected:**

1. Service equipment
2. Electrical panels
3. Circuit wiring
4. Switches, receptacles, outlets, and lighting fixtures

**B. The Inspector is not required to:**

1. Operate circuit breakers or circuit interrupters
2. Remove coverplates
3. Inspect de-icing systems or components
4. Inspect private or emergency electrical supply systems or components

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**SECTION 7 - Heating and Cooling**
**A. Items to be inspected:**

1. Heating equipment
2. Central cooling equipment
3. Energy source and connections
4. Combustion air and exhaust vent systems
5. Condensate drainage
6. Conditioned air distribution systems

**B. The Inspector is not required to:**

1. Inspect the heat exchangers or electric heating elements
2. Inspect non-central air conditioning units or evaporative coolers
3. Inspect radiant, solar, hydronic, or geothermal systems or components
4. Determine volume, uniformity, temperature, airflow, balance or leakage of any air distribution system
5. Inspect electronic air filtering or humidity control systems or components.

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**SECTION 8 - Fireplaces and Chimneys**
**A. Items to be inspected:**

1. Chimney exterior
2. Spark arrestor
3. Firebox
4. Damper
5. Hearth extension

**B. The Inspector is not required to:**

1. Inspect chimney interiors
2. Inspect fireplace inserts, seals or gaskets
3. Operate any fireplace or determine if a fireplace can be safely used

**SECTION 9 - Building Interior****A. Items to be *Inspected*:**

1. Walls, ceilings and floors
2. Doors and windows
3. Stairways, handrails, and guardrails
4. Permanently installed cabinets
5. Permanently installed cook-tops, mechanical range vents, ovens, dishwashers, and food waste disposers
6. Absence of smoke alarms
7. Vehicle doors and openers

**B. The *Inspector* is not required to:**

1. *Inspect* window, door or floor coverings
2. *Determine* whether a *building* is secure from unauthorized entry
3. *Operate* or test smoke alarms or vehicle door safety devices
4. Use a ladder to *inspect systems or components*

**Part III. Limitations, Exceptions, and Exclusions****A. The following are excluded from a *real estate inspection*:**

1. *Systems or components* of a *building*, or portions thereof, which are not *readily accessible*, not *permanently installed*, or not *inspected* due to circumstances beyond the control of the *Inspector* or which the Client has agreed or specified are not to be *inspected*.
2. Site improvements or amenities, including, but not limited to: accessory *buildings*, fences, planters, landscaping, irrigation, swimming pools, spas, ponds, waterfalls, fountains or their *components* or accessories
3. Auxiliary features of *appliances* beyond the *appliance's* basic *function*
4. *Systems or components*, or portions thereof, which are under ground, under water, or where the *Inspector* must come into contact with water
5. Common areas as defined in California Civil Code section 1351, et seq., and any dwelling unit *systems or components* located in common areas
6. *Determining* compliance with manufacturers' installation guidelines or specifications, building codes, accessibility standards, conservation or energy standards, regulations, ordinances, covenants, or other restrictions
7. *Determining* adequacy, efficiency, suitability, quality, age, or remaining life of any *building, system, or component*, or marketability or advisability of purchase
8. Structural, architectural, geological, environmental, hydrological, land surveying, or soils-related examinations
9. Acoustical or other nuisance characteristics of any *system or component* of a *building*, complex, adjoining property, or neighborhood
10. *Conditions* related to animals, insects or other organisms, including fungus and mold, and any hazardous, illegal or controlled substance, or the damage or health risks arising there from
11. Risks associated with events or *conditions* of nature including, but not limited to: geological, seismic, wildfire, and flood
12. Water testing any *building, system or component* or *determine* leakage in shower pans, pools, spas, or any body of water
13. *Determining* the integrity of hermetic seals at multi-pane glazing
14. Differentiating between original construction or subsequent additions or modifications
15. Reviewing information from any third-party, including but not limited to: product defects, recalls, or similar notices
16. Specifying repairs/replacement procedures or estimating cost to correct
17. Communication, computer, security, or low-voltage *systems* and remote, timer, sensor, or similarly controlled *systems or components*
18. Fire extinguishing and suppression *systems and components* or *determining* fire resistive qualities of materials or assemblies
19. Elevators, lifts and dumbwaiters
20. Lighting pilot lights or activating or *operating* any *system, component, or appliance* that is *shut down, unsafe to operate*, or does not respond to *normal user controls*
21. *Operating* shutoff valves or *shutting down* any *system or component*
22. Dismantling any *system, structure, or component* or removing access panels other than those provided for homeowner maintenance

**B. The *Inspector* may, at his or her discretion:**

1. *Inspect* any *building, system, component, appliance*, or improvement not included or otherwise excluded by these Standards of Practice. Any such *inspection* shall comply with all other provisions of these Standards.

2. Include photographs in the written report or take photographs for *Inspector's* reference without inclusion in the written report. Photographs may not be used in lieu of written documentation.

#### Part IV. Glossary of Terms

**NOTE:** All definitions apply to derivatives of these terms when *italicized* in the text.

**Appliance:** An item such as an oven, dishwasher, heater, etc, which performs a specific *function*

**Building:** The subject of the *inspection* and its *primary parking structure*

**Component:** A part of a *system, appliance, fixture, or device*

**Condition:** Conspicuous state of being

**Determine:** Arrive at an opinion or conclusion pursuant to a *real estate inspection*

**Device:** A *component* designed to perform a particular task or *function*

**Fixture:** A plumbing or electrical *component* with a fixed position and *function*

**Function:** The normal and characteristic purpose or action of a *system, component, or device*

**Functional Drainage:** the ability to empty a plumbing *fixture* in a reasonable time

**Functional Flow:** The flow of the water supply at the highest and farthest *fixture* from the *building* supply shutoff valve when another *fixture* is used simultaneously

**Inspect:** Refer to Part I "Definition and Scope", Paragraph A

**Inspector:** One who performs a *real estate inspection*

**Normal User Control:** Switch or other *device* that activates a *system* or *component* and is provided for use by an occupant of a *building*.

**Operate:** Cause a *system, appliance, fixture, or device* to *function* using *normal user controls*

**Permanently installed:** Fixed in place, e.g. screwed, bolted, nailed, or glued

**Primary Building:** A *building* that an *Inspector* has agreed to *inspect*

**Primary Parking structure:** A *building* for the purpose of vehicle storage associated with the *primary building*

**Readily Accessible:** Can be reached, entered, or viewed without difficulty, moving obstructions, or requiring any action which may harm persons or property

**Real Estate Inspection:** Refer to Part I, "Definitions and Scope", Paragraph A

**Representative Number:** Example, an average of one *component* per area for multiple similar *components* such as windows, doors, and electrical outlets

**Safety Hazard:** A *condition* that could result in significant physical injury

**Shut Down:** Disconnected or turned off in a way so as not to respond to *normal user controls*

**System:** An assemblage of various *components* designed to *function* as a whole

**Technically Exhaustive:** Examination beyond the scope of a *real estate inspection*, which may require disassembly, specialized knowledge, special equipment, measuring, calculating, quantifying, testing, exploratory probing, research, or analysis.

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