



COMMON REPAIR ITEMS BY AGE

It's important to understand what to expect during a home inspection. As homes get older, it's normal for them to need repairs. Construction standards change and get better, so even well-cared for older homes will often have outdated systems.

Understanding what to expect before you have the property inspected helps you get through the process with less stress.

HISTORIC HOMES (PRE-1950)

Old homes are their own creature - much like living organisms, they require love, attention and ongoing care to thrive. If you are considering a historic home you should be aware that, depending on the age, area & municipality, there may also be historical preservation guidelines as to how much can be altered with the property, especially on the exterior.

Almost all pre-1950 homes are on a pier and beam (crawlspace) foundation and it's common for them to be slightly out of level from settling over time.

Underground electrical outlets (2-prong instead of 3) can create a safety hazard. An electrician will likely recommend installing GFCI outlets or grounding at least one outlet per room for safety.

Cloth wiring, knob and tube wiring All manner of old or obsolete wiring may exist in whole or part in older homes and should be removed for safety.

Asbestos siding is extremely common in pre-1960 homes - consult a professional if removal or replacement is desired.

According to the EPA, 87% of pre-1940's homes contain Lead-Based Paint which is toxic if ingested.

INSURANCE CONCERNS

Here are a few things to watch out for that can occur across ages of homes and that can create insurability issues in the state of FL

NIBCO DURA PEX (piping and connectors) was used as late as 2012 and has been linked to plumbing failures.

Water heaters older than 12 years can be problematic to insure.

Most insurance companies require a minimum 3-5 years of remaining roof life for the roof to be fully insurable.

Since architectural shingle roofs are always given a 20 year life in our area, a roof 15 years or older may be an insurance issue.

Aluminum wiring, although most common in homes built from 1968-1976, has been found in homes well outside this age range and can be a problem to insure.

Many insurance companies will not insure a home if the HVAC system is older than 12 years.

Polypentane plumbing is a grey plastic piping that was widely used from 1978-1995 and that has been linked to plumbing failures.

Federal Pacific & some other older electrical panels, believed to be problematic to insurers, can create insurability issues.

HOMES BUILT 1950-1980

Prior to 1970, cast iron plumbing was widely used in sewer lines - the line that runs from the house to the street. Cast iron rusts over time and will eventually fail.

Lead-based paint is a potential health risk and was banned in 1978. According to the EPA, 24% of homes built from 1960-1978 have lead-based paint, which is harmful when ingested.

Almost every electrical panel installed in the 1950s-60s is now considered outdated. If the electrical panel and service have not been updated, the inspector will most likely recommend it.

Ungrounded outlets (2 prong) may also be present in some of these older homes.

Aluminum wiring was very common from 1968-1976 and can create a fire hazard and insurance issues because it expands and contracts as it heats and cools, especially when married to modern copper fixtures and plugs

Single pane windows were very common until the 1990's. It is worth noting whether the home's windows have been replaced with more energy efficient double panes.

HOMES BUILT 1980-2000

Most HVAC systems built prior to 2010 used R22 coolant, which is now banned due to ozone concerns. If the R22 coolant leaks, you cannot refill it, rendering those units obsolete.

Settling cracks are fairly common to find in both the foundation and along the exterior and interior sides of older homes. Rely on inspectors and other experts to determine whether any cracks observed are just normal settling over time, or something active that should be of concern.

Federal Pacific electrical panels were commonly used from the 1950's to 1980's. Federal Pacific lost a lawsuit in 2005 and is no longer in business. While there are no conclusive studies linking additional risk to owning a home with a FedPac panel, inspectors and electricians will always recommend that you replace them.

Polybutane plumbing is a grey plastic piping that was widely used from 1978-1995 and that has been linked to many plumbing failures. It will be noted if the inspector sees evidence of its presence.

HOMES BUILT SINCE 2000

Homes built in the past 20 years or so should not have any major deficiencies to be expected beyond normal wear and tear. Some major systems like HVAC, water heater, and architectural shingle roof coverings may be due for replacement if original, as would be expected.

Double-paned windows could be starting to fog from aging seals between the glass, especially if they have been exposed to multiple storms.

Wood Rot is a fairly common repair item in our area - especially in wet areas around the doors and windows. Wood rot should be promptly addressed to prevent further damage and to discourage fungal growth and pests, like termites, that are attracted to wet wood.

Because 2005 was the last major building code change in the state of FL, homes built 2005 and later typically enjoy the best wind mitigation credits (and lowest hazard insurance premiums) if all openings have wind rated coverings and there are no roof issues.