4-Point Inspection Prep Checklist (Florida)

Work through this a week before the inspector comes. Fix what you can first, because a repair made before the visit usually never shows up on the report.

1. Before you book

- ☐ Ask your agent which form the insurer wants and how recent the report must be (the state's guide says reports are generally dated within 30 days of the application; Citizens accepts up to 12 months)
- ☐ Confirm the inspector is a Florida-licensed home inspector, contractor, building code inspector, engineer or architect
- ☐ Expect about $100 to $300 and about an hour. Ask about adding a wind mitigation inspection in the same visit

2. Paperwork to gather

- ☐ The permit date of your last full roof replacement (search your city or county building department's permit records)
- ☐ Permits or receipts for the electrical panel, water heater, AC and any re-piping
- ☐ Receipts for recent repairs, so the inspector can note what was fixed

3. Roof (the part that sinks the most policies)

- ☐ From the ground: missing or curling shingles, cracked or slipped tiles, loose flashing
- ☐ Inside: stains on ceilings and in the attic, soft or dark plywood
- ☐ Know the age limits: Citizens wants 5 years of remaining life documented on shingle roofs over 25 years and tile or metal roofs over 50; some private insurers ask at 15 years for shingle and 20 for tile or metal
- ☐ Near the limit? Have a roofer look first and repair small problems before the 4-point

4. Electrical

- ☐ Check the panel label: Federal Pacific (Stab-Lok) and Zinsco panels are common red flags
- ☐ Have a licensed electrician fix double taps, missing breaker covers and any exposed wiring
- ☐ Single strand aluminum branch wiring needs a documented fix by a licensed electrician

5. Plumbing

- ☐ Look for gray plastic polybutylene pipe (common late 1970s to mid 1990s); Citizens won't write new policies on homes over 20 years old that have it
- ☐ Water heater has its pressure relief valve; note its age from the label
- ☐ Repair any slow leaks under sinks, at the water heater and at toilets

6. Heating and air conditioning

- ☐ Run the system in cooling and heating; it should work in both
- ☐ Check the condensate line for leaks; note the unit's age from its label

7. Inspection day

- ☐ Clear access to the electrical panel, water heater, attic hatch, under-sink cabinets and the AC unit
- ☐ Keep the water, power and AC on

Important: fix hazards before the report goes to your insurer. Citizens tells agents not to submit applications for homes with serious hazards, like exposed wiring or active leaks. General guidance only; your insurer's own rules decide.