BOOK AN INSPECTION

JASON'S PROPERTY INSPECTIONS

REALTOR QUICK REFERENCE: HOME AGE & POTENTIAL CONCERNS

Start with the home's build year, then scan that era for materials and systems that may deserve closer attention. Dates are approximate and overlapping.

ROOF / INSURANCE WATCH-OUT	
	Roof age: approximately 10-15+ years. As a roof moves into this age range, insurance underwriting and documentation can become increasingly important. In Florida, a homeowners insurer generally may not refuse to issue or renew a policy **solely because of roof age when the roof is under 15 years old.** For a roof that is **15 years or older**, Florida law provides an inspection pathway before replacement can be required solely because of age; if an authorized inspection shows **5 years or more of useful life remaining**, the insurer may not refuse coverage solely because of roof age. Carrier underwriting can still consider condition and other lawful factors. **Realtor reminder:** Verify the roof's actual replacement date separately from the home's build year.

BUILD-YEAR CHEAT SHEET

BUILD ERA	POTENTIAL ITEMS ASSOCIATED WITH THAT ERA
2000-2009	**Chinese Drywall / Problem Imported Drywall (especially 2001-2009):** Certain imported drywall from the mid/late-2000s has been associated with sulfur odors and corrosion of copper components. Look for corroborating markings, blackened copper and other supporting evidence. **Polybutylene overlap:** A very early-2000s property could still contain older PB piping due to inventory, additions, repairs or an earlier phase of construction, although the primary PB installation era is earlier.
1990-1999	**Polybutylene (PB) water piping:** Common installation era extends through the mid-1990s. Look for flexible gray/blue/black/off-white piping and PB2110 markings. **Challenger electrical panels/breakers:** Commonly encountered into the early 1990s. Certain breakers were recalled and older Challenger equipment can create inspection/insurance questions. Identify the actual panel and breaker types.
1980-1989	**Polybutylene piping:** Major installation era; concealed PB may remain even after partial repiping. **Challenger panels/breakers:** Commonly encountered during this period. **Federal Pacific (FPE) Stab-Lok:** May still be encountered in 1980s construction and is commonly flagged for specialist evaluation. **Sylvania / Zinsco-type equipment:** Earlier-1980s homes can overlap with GTE-Sylvania/Zinsco-type equipment. Confirm actual design and labeling.
1970-1979	**Solid aluminum branch-circuit wiring:** Especially relevant from the late 1960s through mid-1970s. **Federal Pacific (FPE) Stab-Lok:** Common legacy panel concern. **Zinsco / Sylvania-Zinsco / GTE-Sylvania:** Important panel family to identify. **Cast-iron DWV:** Still commonly encountered; aging pipe may develop scaling, corrosion, cracks or leakage. **Galvanized supply piping:** May still be present, particularly in earlier-1970s homes.
1960-1969	**Solid aluminum branch wiring:** Particularly important from about 1965 forward. **Federal Pacific Stab-Lok and Zinsco panels:** Both may be encountered. **Cast-iron DWV:** Common; age-related scaling, corrosion and cracking may be present. **Galvanized water piping:** May have restricted flow or internal corrosion. **Older cloth/rubber-insulated wiring:** May remain in original or partially updated systems.

BUILD ERA	POTENTIAL ITEMS ASSOCIATED WITH THAT ERA
1950-1959	**Federal Pacific Stab-Lok / Zinsco-era equipment:** Legacy panels may still be in service. **Cast-iron DWV:** Common and now advanced in age. **Galvanized water piping:** Common; internal corrosion/mineral buildup can reduce flow. **Cloth/rubber-insulated wiring:** Older insulation may be brittle or deteriorated. **Mixed updates:** Partial rewires, repipes and panel replacements are common.
1940s & older	**Cloth/rubber-insulated wiring and other early wiring systems:** Original components may be significantly aged. **Galvanized water piping:** Frequently associated with older homes and may have severe internal restriction/corrosion. **Cast-iron DWV:** Frequently present and may have extensive scaling, corrosion or cracking. **Multiple generations of repairs:** Expect mixed electrical, plumbing and structural modifications completed at different times.

Key point: The year does not prove a defect or material is present. Construction practices overlap, and renovations, additions, remaining inventory and local practices can move an item outside its most common date range.

HOW TO USE THIS GUIDE

The goal is to help agents quickly recognize what may deserve additional attention based on a home's age - without treating the build year as a diagnosis.

ERA	SIMPLE CLIENT-FACING TALKING POINT
2000s	“This age overlaps with the Chinese/problem drywall period, so we’ll look for actual evidence rather than assuming the home has it.”
1990s	“This age can overlap with polybutylene and Challenger electrical equipment. The inspection will identify what is actually installed.”
1980s	“Polybutylene and several older electrical-panel families can overlap this era, especially in earlier-1980s construction.”
1970s	“This decade has several age-related items worth identifying: aluminum branch wiring, older panel brands, cast iron and galvanized piping.”
1960s	“We commonly pay closer attention to original wiring, electrical panels, cast-iron drains and galvanized water piping in homes of this age.”
1950s & older	“The biggest issue is often not one specific material, but how many generations of electrical and plumbing components remain after decades of partial updates.”

IMPORTANT DISTINCTIONS

Aluminum wiring: The concern here is older **solid aluminum branch-circuit wiring**, not the larger stranded aluminum service and feeder conductors commonly used in modern systems.

Sylvania: Do not assume every Sylvania-branded panel is a Zinsco design. The specific label, bus design and breaker type should be identified.

Federal Pacific: The legacy concern commonly referenced is **Federal Pacific Electric Stab-Lok** equipment. Accurate identification matters.

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Educational reference only. Dates are approximate installation eras, not guaranteed cutoffs. Insurance underwriting varies by carrier and property. This guide is not a substitute for a property inspection, specialist evaluation, insurance underwriting review, laboratory testing or property-specific research.