

B&B Residential

Electrical Panel

Least Protection

1. Fuses are bypassed with pennies; electrical panel is covered with dust, trash, or spider webs; electrical panel cover is missing; has open sockets.

2.



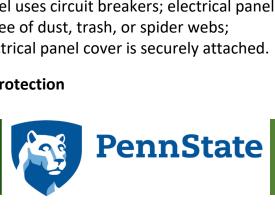
3. Panel uses circuit breakers or fuses; electrical panel has some dust, trash, or spider webs on it; electrical panel cover is not securely attached.

4.



5. Panel uses circuit breakers; electrical panel is free of dust, trash, or spider webs; electrical panel cover is securely attached.

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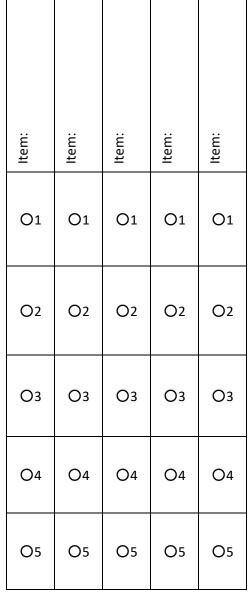


B&B Residential

Electrical Wiring

Least Protection

- 1. Wiring has only two leads; insulation is brittle; fixtures are deteriorated.
- 2. Type NM-B wiring has three leads with flexible insulation; fixtures are not dust and water resistant.
- 3. Type NM-B wiring has three leads with flexible insulation; plastic fixtures are dust and water resistant.
- 4. Type UF-B cable has three leads with flexible insulation; fixtures are not dust and water resistant.
- 5. Type UF-B cable has three leads with flexible insulation; plastic fixtures are dust and water resistant.



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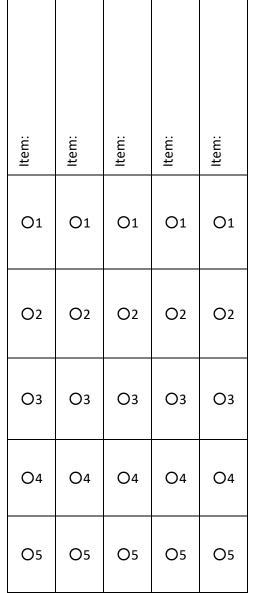
B&B Residential

Fire Detection/Suppression (City Water)

Least Protection

- 1. No working smoke or fire detection system; no sprinkler system; smoking not restricted; no fire escape/floor plan in each guest room; ABC fire extinguisher is available, but not visible.
- Battery powered, smoke detection system only; no sprinkler system; smoking restricted to specific areas; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits only.
- Battery powered, smoke and heat detection system; no sprinkler system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits and heating and cooking
- 4. Electrically wired, battery back-up, on-site smoke and heat detection system; kitchen sprinkler system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits and heating
- Professionally installed and monitored fire detection and sprinkler system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits.

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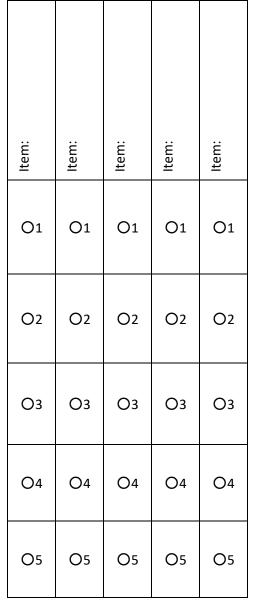


Fire Detection/Suppression (Well Water)

Least Protection

- 1. No working smoke or heat detection system; smoking not restricted; fire escape/floor plan in each guest room; ABC fire extinguisher is available but not visible.
- Battery powered; smoke detection system only; smoking restricted to specific areas; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits
- Battery powered; smoke and heat detection system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits
- 4. Electric circuit wired, battery back-up, on-site smoke and heat detection system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits and heating and cooking areas.
- Professionally installed and monitored fire detection system; no smoking permitted; fire escape/floor plan in each guest room; ABC fire extinguisher mounted near exits and heating and cooking areas.

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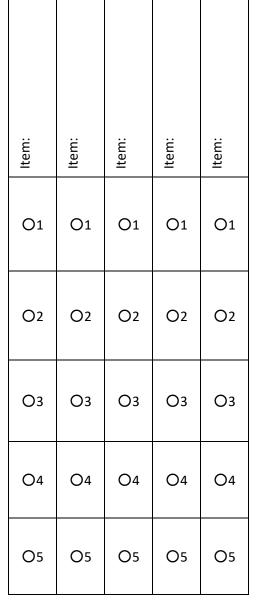


B&B Residential

Fire Detection/Suppression

Least Protection

- 1. No smoke or heat detectors used or battery power supply has discharged; no fire extinguisher or discharged fire extinguisher.
- 2. Smoke detector, but not heat detector located near heating areas, cooking areas, but not in bedroom areas; detector service or replacement schedule unknown; ABC fire extinguisher in kitchen area only.
- 3. Smoke and heat detectors placed in heating, cooking, and each sleeping area; detectors professionally serviced yearly; no sprinkler system; ABC fire extinguisher in kitchen and bedroom hallways.
- 4. Professionally installed and monitored fire detection and sprinkler system; sprinkler system located in kitchen area of the home only; ABC fire extinguishers in kitchen and heating area.
- 5. Professionally installed and monitored fire detection and sprinkler system; easily accessible ABC fire extinguishers on each floor of house.



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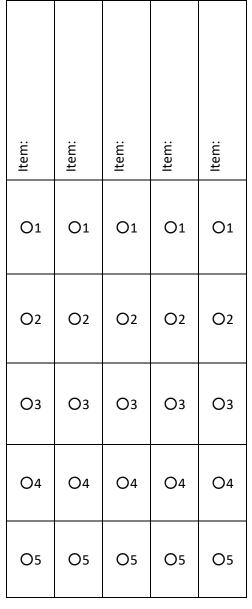




B&B Residential Fire Escape Plan

Least Protection

- 1. No fire escape or non-functional fire escape; escape route not posted.
- 2. Fire escape is an emergency rope ladder with solid rungs and location readily identified; window access only; escape route is posted in hall not guest room.
- 3. Fire escape is permanent metal ladder without cage or emergency rope ladder with solid rungs; door or window accessed; escape route is posted in guest room and hall
- 4. Fire escape is permanent metal ladder with cage; door way or window accessed; escape route posted in guest room and hallway
- 5. Fire escape is permanent metal or treated lumber stairway with handrails; doorway accessed; escape route posted in guest room and hallway.



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B&B Residential

Fireplaces

Least Protection

- 1. Unscreened fire-brick lined fireplace; combustible materials within 3 feet; no chimney cleaning.
- Unscreened fire-brick lined fireplace or solid-fuel burning stove with combustible material within 3 feet; installed by homeowner; homeowner cleans chimney.
- 3. Screened fireplace insert or solid-fuel burning stove with no combustible material within 3 feet; installed by a non-certified professional contractor; sporadic, professional contracted chimney cleaning.
- 4. Screened fireplace insert or solid-fuel burning stove with no combustible material within 3 feet; installed by a certified professional contractor; bi-yearly, professional contracted chimney cleaning.
- 5. Screened fireplace insert or solid-fuel burning stove with no combustible material within 3 feet; installed by a certified professional contractor; annual, professional contracted chimney cleaning.

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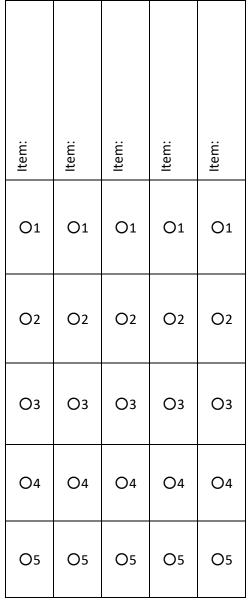


B&B Residential

Foundation Condition

Least Protection

- 1. Site not well drained; foundation has many visible cracks, not waterproofed and has water damage; has termite damage; no attic ventilation; poorly maintained.
- 2. Site not well drained; foundation has visible cracks, waterproofed but has signs of water damage; no termite free certification; no attic ventilation; below average maintenance.
- 3. Site well drained; foundation has a few visible cracks, waterproofed with some signs of water damage; no termite free certification; working attic ventilation; average maintenance.
- 4. Site well drained; foundation has no visible cracks, waterproofed with no signs of water damage; no termite free certification; working attic ventilation; above average maintenance.
- 5. Site well drained; foundation has no visible cracks, waterproofed with no signs of water damage; certified termite free; working attic ventilation; exceptional maintenance.



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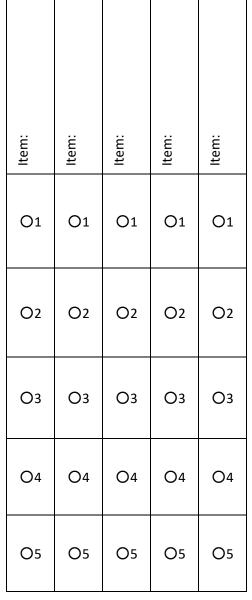


B&B Residential

Gas Detection

Least Protection

- 1. No carbon monoxide of any type utilized; gas detection equipment has discharged or missing battery.
- 2. Battery operated carbon monoxide detector placed in heating area only; not professionally serviced.
- 3. Battery operated carbon monoxide detector placed in heating and cooking area, but not sleeping area; detectors professionally serviced yearly.
- 4. Battery operated carbon monoxide detector placed in heating, cooking, and sleeping areas; detectors professionally serviced yearly.
- 5. Hard-wired gas monitoring system in place; early alert audio and visual gas warning sensor equipped; electrically controlled solenoid gas-control valve.











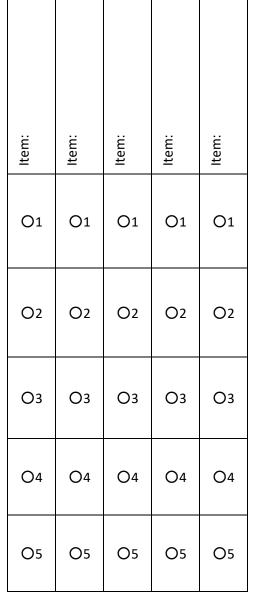




B&B Residential Housekeeping

Least Protection

- 1. Furnace, hot water heating and cooking areas contain flammable materials against the heating source; dwelling is cluttered and messy.
- 2. Furnace, hot water heating and cooking areas have flammable materials against the heating source; dwelling is untidy.
- 3. Furnace, hot water heating and cooking areas have flammable materials a few inches from the heating source; dwelling is somewhat untidy.
- 4. Furnace, hot water heating and cooking areas have flammable materials less than 36 inches away; dwelling is neat and tidy.
- 5. Furnace, hot water heating and cooking areas free of flammable materials; dwelling is neat and tidy.



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Insulation

Least Protection

- 1. Uncovered rigid board foam or spray-on cellular plastic foam insulation
- Rigid board foam or sprayed-on cellular, plastic foam insulation covered by a 15 minute rated fire barrier (See Other Information Section).
- 3. Rigid board foam or sprayed-on cellular, plastic foam insulation covered by a 30 minute rated fire barrier (See Other Information Section).
- 4. Rigid board foam or sprayed-on cellular, plastic foam insulation covered by a 60 minute rated fire barrier (See Other Information Section).
- 5. Fiberglass, calcium silicate, mineral fiber, or perlite insulation.

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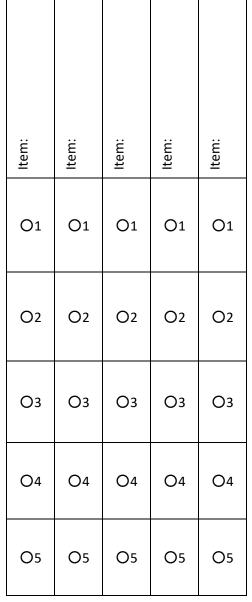


B&B Residential **Interior Lighting**

Least Protection

- 1. Single source of bedroom lighting; hallways and stairs poorly lighted (25 watts or less); no hallway nightlight, or indirect lighting from another area; no emergency lighting.
- 2. Single source of bedroom lighting; hallways and stairs of below average lighting (25-40 watts); no hallway nightlight, but hallway has indirect lighting from another area; no emergency lighting.
- 3. Two sources of bedroom lighting; hallways and stairs of average lighting (40-60 watts); hallway night lighted all night long; emergency lighting powered by emergency generator.
- 4. Two sources of bedroom lighting; hallways and stairs of above average lighting (60-75 watts); hallway night lighted all night long; emergency lighting powered by emergency generator.
- 5. Two sources of bedroom lighting; hallways and stairs are well-lighted (100 watts); hallway night lighted all night long; emergency lighting powered by emergency generator.

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B&B Residential

Play Area Shock Absorbing Surface

Least Protection

- 1. No shock absorbing materials used.
- 2. Shock absorbing coarse sand at an uncompressed depth of 6 inches; resilient surface extends 1-2 feet from perimeter of the equipment.
- Shock absorbing wood mulch/chips at an uncompressed depth of 12 inches; resilient surface extends at least 6 feet from perimeter of the equipment
- 4. Shock absorbing shredded tires at an uncompressed depth of 6 inches; resilient surface extends more than 6 feet from perimeter of the equipment.
- 5. Shock absorbing engineered wood fibers at an uncompressed depth of 12 inches; resilient surface extend more than 6 feet from perimeter of the equipment.

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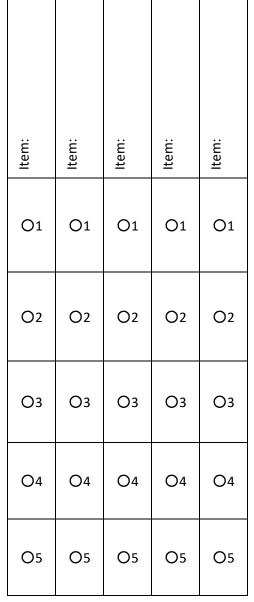


B&B Residential Playground Equipment

Least Protection

- 1. Not anchored to ground; absence of maintenance; some protruding or missing fasteners or attachment points; sharp and rusty edges exist.
- 2. Securely anchored but anchoring is partially or totally above the ground; absence of maintenance; no protruding fasteners or attachment points; some sharp and rusty edges.
- Securely anchored below ground surface;
 3-5 year maintenance; no protruding fasteners or attachment points; some sharp or rusty edges
- 4. Securely anchored below ground surface; bi-annual maintenance; no protruding fasteners or attachment points; no sharp or rusty edges.
- Securely anchored below ground surface; yearly maintenance; no protruding fasteners or attachment points; no sharp or rusty edges.

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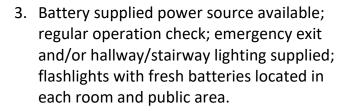


B&B Residential

Power Outage

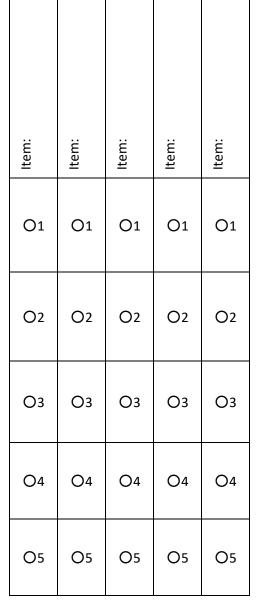
Least Protection

- 1. No power outage protection available.
- 2. Flashlights provided in each room; batteries may not be fresh.



- 4. Small gas engine powered generator available; regular operation check; manual transfer switch to disconnect from main power distribution line; rural water supply pump and some lighting supplied.
- Automatic power generator professionally installed; operation tested semi-annually; automatic transfer switch to disconnect from main power distribution line; alarms sounded when operating; entire home serviced.

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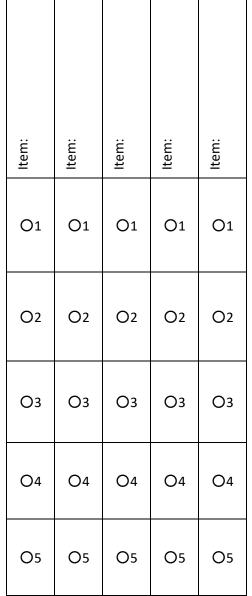
B&B Residential

Roof

Least Protection

- Stapled 240 lb/square asphalt shingles or nailed wooden shingles or re-roofed nailed asphalt shingles; non-ventilated roof cavity; no drip edge barrier installed; roof installed by owner or non-certified roofing contractor.
- Nailed 240 lb/square asphalt shingles; ventilated roof cavity; drip edge barrier installed; roof installed by owner or noncertified roofing contractor.
- Nailed laminated fiberglass shingles or nailed 300 lb/square asphalt shingles; ventilated roof cavity; drip edge barrier installed; roof installed by bonded, certified, professional roofing contractor.
- 4. Nailed slate roof over reinforced truss rafters; ventilated roof cavity; drip edge barrier installed; roof installed by bonded, certified, professional roofing contractor.
- 5. Nailed clay tile or rust-resistant, clad-metal roofing; ventilated roof cavity; drip edge barrier installed; roof installed by bonded, certified, professional roofing contractor.

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B&B Residential

Stairs and Walkways

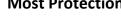
Least Protection

- 1. Interior and exterior stairways/steps with more than 3 steps have no handrail; poor condition floor coverings; sidewalks have numerous trip hazards and no lighting.
- 2. Interior and exterior stairways/steps with more than 3 steps have a single handrail; below average condition floor coverings; sidewalks have some trip hazards with below average lighting.
- 3. Interior and exterior stairways/steps with more than 3 steps have a single handrail; average condition floor coverings; sidewalks generally free of trip hazards with average lighting.
- 4. Interior and exterior stairways/steps with more than 3 steps have a single handrail; good condition floor coverings; sidewalks free of trip hazards with above average lighting.
- 5. Interior and exterior stairways/steps with more than 3 steps have a double handrail; excellent condition floor coverings; sidewalks free of trip hazards and well lighted.

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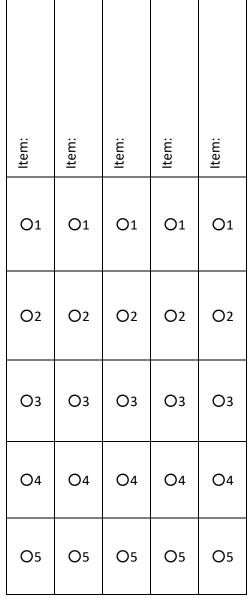


B&B Residential

Supplemental Heat

Least Protection

- 1. Portable, non-original equipment manufacturer heating device (e.g. electric space heater, electric fireplace logs, unvented gas/fuel heater, etc.); poor maintenance.
- 2. Portable, original equipment manufacturer heating device (e.g. electric space heater, electric fireplace logs, unvented gas/fuel heater, etc.); below average maintenance.
- 3. Permanently installed, original equipment manufacturer heating device (e.g. electric space heater, electric fireplace logs, unvented gas/fuel heater, etc.); average maintenance.
- 4. Permanently installed, original equipment manufacturer heating device (e.g. electric space heater, electric fireplace logs, unvented gas/fuel heater, etc.); good maintenance.
- 5. Permanently installed, original equipment manufacturer heating device (e.g. electric space heater, electric fireplace logs, unvented gas/fuel heater, etc.); excellent maintenance.



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B&B Residential

Swimming Pools

Least Protection

- 1. Swimming pool in an open area; no safety cover; no deck; no rescue pole, flotation ring or telephone nearby; visible to public view; no pool intrusion alarm.
- Swimming pool in an open area; no safety cover; no deck surrounding the pool; rescue pole or flotation ring; telephone at nearby house; not visible to the public; no pool intrusion alarm.
- 3. Swimming pool in an open area, but fenced with access ladder locked; no safety cover; non-slip deck surface; no rescue pole; flotation ring available; telephone at nearby house; equipped with pool intrusion alarm.
- 4. Swimming pool in an enclosed area; secured by locked gate; equipped with manual safety cover; non-slip deck surface; rescue pole, flotation ring; telephone at nearby house; equipped with pool intrusion alarm.
- Swimming pool in an enclosed area; secured by locked gate; equipped with power safety cover; non-slip deck surface; rescue pole, flotation ring and telephone at poolside; equipped with pool intrusion alarm.

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B&B Residential

Trampolines

Least Protection

- 1. Trampoline jumping surface above ground level in open area within public view and access; no protective surround cage; cannot be seen from homeowner's house.
- 2. Trampoline jumping surface above ground level in an open area, but concealed from the direct view and access of the general public; with or without protective surround cage; can be seen from homeowner's
- 3. Trampoline jumping surface above ground level; not within a secure area; equipped with manufacturer's protective surround cage, or comparable aftermarket protective surround cage; can be seen from homeowner's house.
- 4. Trampoline jumping surface at ground level within a fenced area; gated but not locked; has manufacturer's protective surround cage; can be seen from homeowner's house.
- 5. Trampoline jumping surface at ground level within an enclosed area secured by a locked gate; has manufacturer's protective surround cage; can be seen from homeowner's house.

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B&B Residential

Vegetation

Least Protection

- 1. Trees within 10 feet of building; flammable vegetation or combustible materials against building; many weed tree seedlings/saplings near building foundation.
- 2. Trees from 10-15 feet of building; flammable vegetation or combustible materials within 5 feet of building; a few weed tree seedlings/saplings near building foundation.
- 3. Trees 0.5 times mature height or more away from building; no flammable vegetation or combustible materials within 10 feet of building; no weed tree seedlings/saplings near building foundation.
- 4. Trees 1.0 times mature height or more away from building; no flammable vegetation or combustible materials within 20 feet of building; no weed tree seedlings/saplings near building foundation.
- 5. Trees 1.5 times mature height or more away from building; no flammable vegetation or combustible materials within 30 feet of building; no weed tree seedlings/saplings near building foundation.

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