HOW TO PERFORM
RESIDENTIAL ELECTRICAL INSPECTIONS

The purpose of this publication is to provide accurate and useful information for performing electrical inspections of residential properties. This book is designed to augment the student’s knowledge in preparation for InterNACHI’s online Electrical Inspection Course and Exam (www.NACHI.org), and includes practice quizzes for select sections. This manual also provides a practical reference guide for use on-site at home inspections.

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To order online, visit: www.InspectorOutlet.com
This book is dedicated to the memory of Gerry Beaumont, InterNACHI’s first Education Director.

Gerry was the author of our original residential electrical inspection course, which evolved into our latest course on which this book is based. Gerry was instrumental in developing the foundation of InterNACHI’s educational curriculum. He helped countless inspectors over the years, guiding them with his professionalism and expertise.

We are grateful that Gerry shared his light with us, and we are forever indebted to him for spreading his wealth of knowledge and his abundant enthusiasm for life.
# Residential Electrical Inspection

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SAFETY FIRST: ELECTRICAL SAFETY

Electricity Kills

The primary responsibility for a home inspector, when evaluating electrical systems in the home, is the safety of himself and his clients, both at the time of inspection and after they move into the property.

This is also one of the few areas which most home inspectors would cite as "deficient" -- systems that were acceptable when the home was built, but would now be considered sub-standard. A lack of GFCIs, for example, would fall into this category.

Primary Safety

The home inspector should be especially cautious when evaluating the service panels, as these are among the few components that we remove access panels from, exposing the live components within.

Inspectors should follow these basic safety rules when inspecting live electrical components:

- Wear protective eye-wear.
- Wear electrician’s gloves (600-volt rated).
- Do NOT wear nylon or polyester clothing.
- Do NOT allow the client to get between the inspector and any live components.
- Visually inspect the panel before removing the dead front.
- Do NOT open a panel that is either very rusted or shows signs of moisture.
- Do NOT open any panel that is buzzing or arcing.
- Before removing the dead front, test for stray voltage with the back of the hand, or use a voltage tic.
- Do NOT insert any probes or tools into the service panel.
- NEVER put ladders up under the service drop.

If in any doubt about anyone’s safety, defer the inspection to a licensed electrical contractor.
BASIC TERMS

Using the Correct Terminology

One of the challenges facing home inspectors doing the electrical portion of home inspections is getting the terminology right. Many home inspectors end up looking inexperienced or unprofessional by not knowing the correct verbiage. For example, a wire is more properly called a conductor.

Here is a list of commonly used terms and their correct usage. Understanding these terms will help the inspector recognize improper panel wiring, especially in the case of grounded and ungrounded conductors.

<table>
<thead>
<tr>
<th>WHAT IT IS</th>
<th>WHAT IT'S CALLED</th>
</tr>
</thead>
<tbody>
<tr>
<td>hot or live wire</td>
<td>ungrounded conductor</td>
</tr>
<tr>
<td>neutral wire</td>
<td>grounded conductor</td>
</tr>
<tr>
<td>panel earth ground</td>
<td>grounding electrode conductor</td>
</tr>
<tr>
<td>earth or ground wire</td>
<td>equipment grounding conductor</td>
</tr>
<tr>
<td>ground rod</td>
<td>grounding electrode</td>
</tr>
<tr>
<td>main (disconnect)</td>
<td>service disconnect</td>
</tr>
<tr>
<td>main panel</td>
<td>service or distribution panel</td>
</tr>
<tr>
<td>sub-panel</td>
<td>containing the service disconnect</td>
</tr>
<tr>
<td>panel cover</td>
<td>dead front</td>
</tr>
<tr>
<td>wires to outlets</td>
<td>branch circuit conductors</td>
</tr>
<tr>
<td>outlet</td>
<td>lighting and/or receptacle outlet</td>
</tr>
<tr>
<td>service to remote panel</td>
<td>feeder</td>
</tr>
</tbody>
</table>

Getting the terminology right will prevent a lot of "Your inspector doesn't know what he's talking about" comments from local electrical contractors.
SIMPLE THEORY

Understanding How Electricity Works

Electrical supply is actually the movement of electrons flowing along a conductor in much the same way as water flows through a pipe. The same fundamental principles apply in the same way: the bigger the pipe, the more flow it can handle. Conversely, smaller pipes can handle small supplies. This is the principle behind resistance.

Measuring Electrical Forces

When discussing electrical supply, we use many different terms to quantify the amount of available power, the amount of work it can do, the resistance of the components and, therefore, its safe operating parameters. Here are some easy-to-understand definitions and explanations of the terminology.

Resistance: limits the conductor's ability to allow the flow of electrons, just as friction causes losses in any pipe or duct work. This is expressed in Ohms.

Electromotive Force: is what drives electrons along the conductor, and is expressed as voltage or volts.

Current: is the flow of electrons driven by electromotive force through a given resistance. This is expressed as amps.

Power: is the amount of work that the electrical flow can do. This is expressed as watts or kilowatts (1,000 watts).
Ohms Laws

Georg Simon Ohm was a German physicist born in Erlangen, Bavaria on March 16, 1787. Ohm started his research with the then-recently invented electric cell (invented by Italian Conte Alessandro Volta). Using equipment of his own creation, Ohm determined that the current that flows through a wire is proportional to its cross-sectional area, and inversely proportional to its length. Using the results of his experiments, Ohm was able to define the fundamental relationship between voltage, current and resistance.

These fundamental relationships are of such great importance that they represent the true beginning of electrical circuit analysis. Unfortunately, when Ohm published his findings in 1827, his ideas were dismissed by his colleagues. Ohm was forced to resign from his high school teaching position, and he lived in poverty and shame. However, his research efforts gained a lot of support outside of Germany. In 1849, Georg Simon Ohm was finally recognized for his efforts by being appointed as a professor at the University of Munich.

How do the Ohms Laws help us?

Ohms Laws are basically a series of mathematical models that show us how to work out safe working loads for conductors and electrical components. This allows us to understand why, for example, a 30-amp fuse should not be connected to a 14-AWG wire (that's about resistance and overheating wires).

The most common Ohms Laws are:

\[ E = I \times R \]  
or  \[ \text{Electromotive Force (E) equals Amps (I) multiplied by Resistance (R)} \]

or \[ \text{Volts equals Amps times Ohms.} \]

Simple manipulation of this equation allows one to work out any figure, given the other two components. For example, 120 volts pushed through 60 Ohms of resistance equals 2 amps.

\[ I = \frac{E}{R} \]  
or  \[ \text{Amps (I) equals Electromotive Force (E) divided by Resistance (R)}. \]

Simply put, \[ \text{Amps equals Volts divided by Resistance.} \]

So, a 120-volt circuit and 25 Ohms of resistance to a ground rod equals 4.8 amps.

Note: This will not trip any circuit breaker.
CONDUCTOR SIZES

Understanding the Limitations of Conductors

As we saw with Ohms Law, resistance is key to a conductor's ability to safely deliver the amount of power that a circuit needs. Think back to the pipe: the bigger the pipe, the lower the resistance.

<table>
<thead>
<tr>
<th>AWG Size</th>
<th>Insulation Type</th>
<th>Copper Ordinary Use</th>
<th>Copper Service Entrance</th>
<th>Aluminum/Copper-clad Ordinary Use</th>
<th>Aluminum/Copper-clad Service Entrance</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/0</td>
<td>THW, THWN</td>
<td>230</td>
<td>250</td>
<td>180</td>
<td>200</td>
</tr>
<tr>
<td>2/0</td>
<td>THW, THWN</td>
<td>175</td>
<td>200</td>
<td>135</td>
<td>150</td>
</tr>
<tr>
<td>1/0</td>
<td>THW, THWN</td>
<td>150</td>
<td>175</td>
<td>120</td>
<td>125</td>
</tr>
<tr>
<td>1/0</td>
<td>TW</td>
<td>125</td>
<td>N/A</td>
<td>100</td>
<td>N/A</td>
</tr>
<tr>
<td>1</td>
<td>THW, THWN</td>
<td>130</td>
<td>150</td>
<td>100</td>
<td>110</td>
</tr>
<tr>
<td>2</td>
<td>THW, THWN</td>
<td>115</td>
<td>125</td>
<td>90</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>TW</td>
<td>95</td>
<td>N/A</td>
<td>75</td>
<td>N/A</td>
</tr>
<tr>
<td>4</td>
<td>THW, THWN</td>
<td>85</td>
<td>100</td>
<td>65</td>
<td>N/A</td>
</tr>
<tr>
<td>4</td>
<td>TW</td>
<td>70</td>
<td>N/A</td>
<td>55</td>
<td>N/A</td>
</tr>
<tr>
<td>6</td>
<td>THW, THWN</td>
<td>65</td>
<td>N/A</td>
<td>50</td>
<td>N/A</td>
</tr>
<tr>
<td>6</td>
<td>TW</td>
<td>55</td>
<td>N/A</td>
<td>40</td>
<td>N/A</td>
</tr>
<tr>
<td>8</td>
<td>THW, THWN</td>
<td>50</td>
<td>N/A</td>
<td>40</td>
<td>N/A</td>
</tr>
<tr>
<td>8</td>
<td>TW</td>
<td>40</td>
<td>N/A</td>
<td>30</td>
<td>N/A</td>
</tr>
<tr>
<td>10</td>
<td>THW, THWN</td>
<td>35</td>
<td>N/A</td>
<td>30</td>
<td>N/A</td>
</tr>
<tr>
<td>10</td>
<td>TW</td>
<td>30</td>
<td>N/A</td>
<td>25</td>
<td>N/A</td>
</tr>
<tr>
<td>12</td>
<td>THW, THWN</td>
<td>25</td>
<td>N/A</td>
<td>20</td>
<td>N/A</td>
</tr>
<tr>
<td>14</td>
<td>THW, THWN</td>
<td>20</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* 14 AWG is typically rated for 15A, 12 AWG is typically rated for 20A, and 10 AWG is typically rated for 30A, based on 240.4(D) of the National Electrical Code, unless otherwise permitted by 240.4 (E) or (G).

Conductor Material

When evaluating electrical supply, we need to recognize that copper and aluminum conductors are not the same. Although they are both commonly used in residential supply, copper inherently has less resistance to the flow of electrons than aluminum does.

For this reason, aluminum conductors are always one to two sizes larger than the equivalent copper one for any given amperage.

Jumping ahead a bit, single-strand aluminum branch circuit wiring should always be fully evaluated by a licensed electrical contractor (multi-strand aluminum wires as seen on service entrances and high amperage circuits are not a problem). This issue is studied at greater length later in the text.
Conductor Ampacity

As we have seen, for larger amperages, we need larger conductors. The table below is a simple guide to amperage capacity and uses of common conductors in residential construction.

<table>
<thead>
<tr>
<th>Breaker/Fuse Size</th>
<th>Copper Conductor</th>
<th>Aluminum Conductor</th>
<th>Common Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 amp*</td>
<td>14 AWG</td>
<td>12 AWG</td>
<td>lighting circuits and typical general-use receptacles</td>
</tr>
<tr>
<td>20 amp*</td>
<td>12 AWG</td>
<td>10 AWG</td>
<td>receptacle circuits in kitchens, dining rooms, and various dedicated circuits</td>
</tr>
<tr>
<td>30 amp*</td>
<td>10 AWG</td>
<td>8 AWG</td>
<td>small AC units and clothes dryers</td>
</tr>
<tr>
<td>40 amp</td>
<td>8 AWG</td>
<td>6 AWG</td>
<td>stoves</td>
</tr>
<tr>
<td>60 amp</td>
<td>6 AWG</td>
<td>4 AWG</td>
<td>larger (or older) AC</td>
</tr>
<tr>
<td>100 amp</td>
<td>3 AWG</td>
<td>1 AWG</td>
<td>remote distribution panel</td>
</tr>
<tr>
<td>**100 amp based on NEC 310.15 (B)(6)</td>
<td>4 AWG**</td>
<td>2 AWG**</td>
<td>SEC</td>
</tr>
<tr>
<td>**150 amp based on NEC 310.15 (B)(6)</td>
<td>1 AWG**</td>
<td>2/0 AWG**</td>
<td>SEC</td>
</tr>
<tr>
<td>**250 amp based on NEC 310.15 (B)(6)</td>
<td>2/0 AWG**</td>
<td>4/0 AWG**</td>
<td>SEC</td>
</tr>
</tbody>
</table>

* Under limited circumstances, such as motor circuits and HVAC equipment, the amperage ratings of these conductors may be higher based on section 310.16 of the National Electric Code.

** Services and Feeders: For individual dwelling units of one-family, two-family and multi-family dwellings, conductors, as listed in Table 310.15(B)(6), shall be permitted as 120/240-volt, 3-wire, single-phase service-entrance conductors, service-lateral conductors, and feeder conductors that serve as the main power feeder to each dwelling unit and are installed in raceway or cable with or without an equipment grounding conductor.
The photo at the right shows some of the common wire sizes for comparison (and for newer inspectors, buying a length of each common size is a great way to become familiar with them).

The smaller sizes are normally single-strand conductors, but as they get bigger, they switch to multi-strand so they can be easily worked. It is unusual to see a conductor of less than 8 AWG to have multiple strands.

Again, we’ll come back to it later, but remember to look for single-strand aluminum branch circuit wiring, especially in homes built between the mid-1960s and the mid-1970s.

The image at the right shows that the 14-AWG is listed for 20 amps, the 12-AWG is listed for 25 amps, and the 10-AWG is listed for 30 amps.

These are the maximum allowable amperages under special circumstances, such as loads when dealing with motors and AC compressors, as well as others listed in the National Electrical Code section 240.4(E) or (G).
QUIZ on INTRODUCTION

1. Which of the following should NOT be worn during an inspection?
   - safety glasses
   - leather shoes
   - nylon clothing

2. Which of the following should be inserted into an electrical panel during an inspection?
   - none of these
   - a torque wrench
   - an amp probe
   - a wire gauge

3. The electrical panel should NOT be opened if which of the following conditions are present?
   - any of these
   - moisture dripping from the enclosure
   - rusting enclosure
   - sounds of arcing

4. The correct name for a live wire is __________.
   - a grounded conductor
   - an ungrounded conductor
   - a grounding conductor

5. An electrical panel cover is more properly called the __________.
   - dead front
   - enclosure
   - distribution center

6. A service panel that does not contain the disconnect is called the __________.
   - main panel
   - sub panel
   - service panel
   - distribution panel

(continued)
7. Wires to outlets are called __________.
   [ ] receptacle cables
   [ ] Romex®
   [ ] branch circuit conductors

8. Electromotive force is measured in __________.
   [ ] watts
   [ ] amps
   [ ] volts
   [ ] ohms

9. Ohms are a measurement of __________.
   [ ] resistance
   [ ] power
   [ ] amperage

10. Voltage is equal to __________.
    [ ] power x amperage
    [ ] watts x current
    [ ] amps x resistance

11. Finish the equation: \( W = E \times \) __________
    [ ] O
    [ ] Q
    [ ] I
    [ ] R

12. Aluminum branch circuit conductors should be sized __________ than copper.
    [ ] two sizes smaller
    [ ] the same as
    [ ] one to two sizes smaller
    [ ] one to two sizes larger

(continued)
13. **A 20-amp breaker should feed a minimum _____ conductor.**
   - [ ] 12-AWG
   - [ ] 8-AWG
   - [ ] 14-AWG
   - [ ] 10-AWG

14. **What would be the minimum service entrance cable size for a 200-amp supply?**
   - [ ] 1/0 copper or 2/0 aluminum
   - [ ] 2/0 copper or 4/0 aluminum
   - [ ] 2/0 copper or 1/0 aluminum
   - [ ] 4/0 copper or 2/0 aluminum

---

**Answer Key to Quiz on Introduction**

1. Which of the following should NOT be worn during an inspection?
   *Answer: nylon clothing*

2. Which of the following should be inserted into an electrical panel during an inspection?
   *Answer: none of these*

3. The electrical panel should NOT be opened if which of the following conditions are present?
   *Answer: any of these*

4. The correct name for a live wire is **an ungrounded conductor**.

5. An electrical panel cover is more properly called the **dead front**.

6. A service panel that does not contain the disconnect is called the **distribution panel**.

7. Wires to outlets are called **branch circuit conductors**.

8. Electromotive force is measured in **volts**.

9. Ohms are a measurement of **resistance**.

10. Voltage is equal to **amps x resistance**.

11. Finish the equation: \( W = E \times I \)

12. Aluminum branch circuit conductors should be sized **one to two sizes larger** than copper.

13. **A 20-amp breaker should feed a minimum 12-AWG conductor.**

14. What would be the minimum service entrance cable size for a 200-amp supply?
   *Answer: 2/0 copper or 4/0 aluminum*
Overhead Service

In many older residential areas, and practically all rural locations, the electrical supply is delivered to the property via overhead conductors strung on telegraph poles. The high-voltage lines connect directly to the property through a transformer delivering mains power.

While the service overhead belongs to the utility company, the inspector should still evaluate it, particularly to indicate the available voltage, its clearances, and any mechanical damage.

The Cable Assembly

Most residential buildings are supplied with 120/240-volt services. This means that the cable assembly is made up of two ungrounded (live or hot) conductors, each supplying 120 volts, and one neutral or grounded conductor acting as the return.

Many homeowners mistakenly believe that the three conductors are one each of a live, a neutral, and a ground. In fact, to have 240 volts available in the home, we need two separately derived 120-volt ungrounded conductors, and a grounded conductor. The ground does not return to the pole through the cable assembly; the grounded conductor serves the role of the return path to the transformer.

There are, however, a few variations on the theme. It is not unusual to see one of the live conductors tied back. This is indicative of a 120-volt-only supply, which is still in some older properties, and apartments and condos.
Conversely, the inspector may see cable assemblies with more than three connected conductors. This is typically a 3-phase supply commonly found in both commercial and agricultural environments.

In the case of 120-volt-only supply, we recommend that the inspector's report shows this limitation. In the case of high-voltage, 3-phase supplies, we recommend that the inspector defers this part of the electrical inspection to a qualified industrial or commercial electrical contractor.

**Service Cable Connections**

The service cables are connected to the service entrance cables by crimped connectors, which are then covered in an insulated sleeve.

*The image at the right shows that the required insulators are missing and a very dangerous condition exists, especially to the unwary home inspector (photo courtesy of Steve Stanczyk).*

**Attachment to the Structure**

As already discussed, the neutral (grounded conductor) also serves as the main physical connection (though insulated) to the building.

The inspector should ensure that this strain relief is not detached or pulling away from the structure.

On some older properties, the conductors are not in an assembly, and each has its own connection to the structure, but this is rare these days, and probably in need of replacement.

*The photo at the left (by David Macey) shows one of these older connections.*
Clearances

As can been seen in the first image of this section (and in the table below), the overhead service must have some minimum separation from both the structure itself and any walkways, driveways, balconies, patios and swimming pools.

Very often, an inspector will see properties that have been modified, and the service overhead should have been relocated, but wasn't. This can obviously lead to some dangerous conditions, especially over swimming pools and decks where the service connections could be accidentally reached by the homeowner.

The picture at the right shows where a second-story deck has been added, putting the electrical supply too close to the walking surface.

In this particular case, the service cable assembly is also too close to the front of the window.

<table>
<thead>
<tr>
<th>Location</th>
<th>Minimum Clearance Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>streets and roadways</td>
<td>18 feet</td>
</tr>
<tr>
<td>commercial parking lots</td>
<td>18 feet</td>
</tr>
<tr>
<td>swimming pools</td>
<td>22 feet, 6 inches above and 10 feet horizontally</td>
</tr>
<tr>
<td>over all residential areas, including driveways and parking lots</td>
<td>12 feet</td>
</tr>
<tr>
<td>areas with pedestrian-only access and lowest level to the drip loop</td>
<td>10 feet</td>
</tr>
<tr>
<td>flat roofs (above decks at 10 feet)</td>
<td>8 feet</td>
</tr>
<tr>
<td>pitched roofs 4:12 or above</td>
<td>3 feet</td>
</tr>
<tr>
<td>attachment to mast over roof surface</td>
<td>18 inches (if within 4 feet of roof edge)</td>
</tr>
<tr>
<td>windows</td>
<td>The service cable should be no closer than within 3 feet of the bottom, sides and front</td>
</tr>
</tbody>
</table>
Another common clearance problem is caused by trees and shrubs interfering with the overhead supply. The inspector should take the time to eyeball the length of the supply from the pole to the attachment point on the structure, and report any tree limbs touching the conductors.

Also remember that the branches are heavier during the summer and weigh down further on the conductors. What may be marginal during the winter months may well cause a problem later in the growing season.

The inspector should recommend that any limbs within 5 to 6 feet of the cable assembly be cut back.

*The image at the left shows a tree viciously attacking the service supply (photo courtesy of Peter Siposs).*
In most cases where the home is fed by a service overhead, the supply is fed down the outside of the house through a conduit known as the service mast. In some cases, the cable assembly is of type-SE, which requires no conduit.

**Masthead**

The masthead, or gooseneck, as it is sometimes called when SE cable is used, is at the top of the mast itself. Its purpose is twofold: first, to act as a rain cap to stop moisture from entering the conduit; and, second, to provide the bushings to prevent the individual conductors from being damaged by rubbing against the metal components.

The masthead should be undamaged and securely fastened to the service mast.

The inspector should report any loose fittings or cracks in the masthead and its clamp.

*In the picture above-right (by Brian Goodman), the service has been damaged by a falling tree branch. Not only is the masthead smashed, but also the neutral conductor splice was torn apart and repaired using jumper cables!*
Drip Loop

Before the conductors enter the service mast head, there should be a loop in the conductors. The lowest point of these loops should be 12 inches below the point of entry into the masthead itself. This is to prevent rainwater from migrating along the conductors or cable assembly and pouring down into the masthead.

*In the picture at the left (by David Macey), it is clear that there is no loop in the conductors. In this case, it was caused by a failure of the cable assembly connection to the home.*

Mast Support

Any mast in excess of 5 feet high requires guy-wires to support the mast projection. The weight of the cable assembly is considerable and, when applied to an overly tall mast, has the ability to bend it right over.

For the same reason, the inspector should report anything other than the cable assembly being supported by the service mast.

It is far from uncommon to see telephone cables, TV cables, satellite dishes, clotheslines, and supplies to remote buildings being supported by the service mast.

The inspector should report all of these as in need of repair or relocation.

Service Mast Flashings

As with any other projection through the roof surface, the service mast should be adequately flashed to prevent water from entering the building.

It is not unusual to see signs of water leakage through the roof due to poor mast flashings. Because the mast is generally outside of the conditioned space, these leaks commonly go on for years, causing considerable damage to the roof sheathing and fascia.

*The picture on the left not only shows a silicon repair to the flashing (common on a re-shingled roof), but also note the complete lack of a masthead.*
Service Mast Attachment

In the case of rigid conduit service masts, they should be attached to the structure every 5 to 6 feet throughout their length, and should also have a clamp within 12 inches of either side of the meter base, as well as at the top of the mast, if it doesn’t project through the roof.

It is all too common to see the attachment clamps not replaced or loose after the building siding has been replaced.

*The picture at the right shows where a clamp has not been re-tightened. Indeed, the clamp bolt is completely missing.*

Any defects in this area should be reported as in need of repair by a licensed electrical contractor.

Type-SE Cable

The "SE" in SE cable stands for service entrance. This cable assembly is designed with a high degree of resistance to mechanical damage and the sun’s UV (ultraviolet) rays. For this reason, it is not installed in a conduit, but is attached directly to the building.

However, if it is located some place where it is likely to be subject to physical damage from car doors, etc., then it must be protected by a conduit.

It should still feature a gooseneck or service-head cap, and the end where the individual conductors exit the sheathing should be protected from moisture intrusion by a heat-shrunk sock if a gooseneck is used. This type of cable should be attached to the building every 30 inches along its length, and within a foot of its top and any meter can.

*In the photo above, a clamp is missing at the top.*
Underground Service Supply

As previously discussed, in most newer and densely populated areas, the electrical supply is fed underground. This is properly called a service lateral.

Other than during the very early stages of construction, the home inspector is not able to evaluate the conduit or cable, but, for informational purposes, there are some restrictions that apply to underground services that should be noted.

Direct-Burial Cable

Type-UF cable is rated for direct burial, and has outer sheathing that is resistant to moisture and damage from soil. This type of cable must be buried to a depth of 18 to 24 inches (depending on the location, as described in section/table 300.5 of the NEC) and, if embedded in rocky ground, must be installed in a manner that will not damage the cable. This cable still needs to rise in a conduit to prevent mechanical damage before it enters the building.

The image at the right shows a typical installation. Notice the cable loop where the cable turns up towards the home. This is to allow for any building settlement. Also, the conduit features a bend at the bottom to smooth the transition from the horizontal to the vertical.

The visible conduit should be made of either galvanized steel or gray plastic, rated for the purpose.
Underground Conduit

Where the service entrance cable is not rated for direct burial, it needs to be in a full conduit, and must be buried at a minimum depth of 18 inches under landscape, and 24 inches under hardscape, such as driveways.

Where the service conductors are buried underground, they are required to have a ribbon embedded 12 inches above the conductor, unless they are under the exclusive control of the utility company.

*The picture at the left shows a commercial building's electrical service.*

In residential construction, there would be only one conduit.

Above-Ground Connection

The home inspector should evaluate any visible above-ground conduits and report any damage or open joints that would allow moisture into the assembly.

*The images above show (left to right): a typical service lateral riser; and a damaged conduit. (Photos courtesy of Pat Dacey.*)
**ELECTRIC METERS AND BASES**

The electric meter is not normally part of the service entrance equipment. It is there to measure the amount of power used on the property. Some properties may have more than one meter, maybe due to multiple occupancy or discounted power for heating use.

As the meter is a rated component like any other, the ampacity of the meter and its base cannot be lower than the stated total available amperage. We will look at this further in the next section.

**Meter Bases**

As meters have increased in capacity over the years, the meter bases have changed. The very earliest meters (as pictured at the right) had no separate base, and are typically rated for only 30-amp supply.

- **Round meter bases**: Common from the 1920s up to the 1950s, they were rated for only 60 amps and are still often seen on older properties.

- **Square meter bases**: Typically found on homes from the 1950s to 1970s, these are still used in some smaller housing units, such as apartments, and were only rated for 100-125 amps.

**Rectangular meter bases**: are the current minimum on single-family homes. These are rated for 200 amps and typically bear the marking "200CL."
Understanding meter bases is an important part of being able to properly evaluate the maximum available amperage in the home, but should not be relied on completely when sizing a service.

**Typical Meter Installations**

*Pictured above (left to right): multiple 60-amp round meter bases on a quadplex; 100-amp square meter base; and a modern 200-amp rectangular meter base.*

*Pictured above (left to right): a 100-amp combination panel next to an older 60-amp meter; a dual meter panel for a property that has off-peak electric heat; and a modern 400-amp supply split between 2 x 200-amp breakers. (Photos courtesy of Bruce King.)*
SERVICE ENTRANCE CABLE

SECs

The service entrance cable (SEC) is the conductor assembly that connects from the service supply, through the meter socket, and on to the primary service disconnecting means.

Obviously, the conductors are another rated component, and the home inspector needs to be familiar with the current-carrying capacity of the various sizes of cables.

Conductor Materials

Service entrance conductors, like all others, are made from either copper or aluminum. As discussed previously, aluminum conductors need to be sized larger than copper ones for any given amperage.

Aluminum terminations may also be coated with an antioxidant to prevent corrosion, although the more recent AA-8000 aluminum alloy conductors do not require it.

The use of copper is most common, since it is the default conductor by code, but aluminum is popular for services when cost is an issue.
Service Entrance Conductor Ampacity

The table below shows the common cable sizes for both copper and aluminum, together with their ampacity and wire size.

<table>
<thead>
<tr>
<th>Service Amperage</th>
<th>Solid Wire Diameter in Inches</th>
<th>Copper Conductor</th>
<th>Aluminum Conductor</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 amps</td>
<td>0.102</td>
<td>10 AWG</td>
<td>8 AWG</td>
</tr>
<tr>
<td>60 amps</td>
<td>0.162</td>
<td>6 AWG</td>
<td>4 AWG</td>
</tr>
<tr>
<td>100 amps*</td>
<td>0.204</td>
<td>4 AWG</td>
<td>2 AWG</td>
</tr>
<tr>
<td>110 amps*</td>
<td>0.229</td>
<td>3 AWG</td>
<td>1 AWG</td>
</tr>
<tr>
<td>125 amps*</td>
<td>0.258</td>
<td>2 AWG</td>
<td>1/0 AWG</td>
</tr>
<tr>
<td>150 amps*</td>
<td>0.289</td>
<td>1 AWG</td>
<td>2/0 AWG</td>
</tr>
<tr>
<td>175 amps*</td>
<td>0.325</td>
<td>1/0 AWG</td>
<td>3/0 AWG</td>
</tr>
<tr>
<td>200 amps*</td>
<td>0.365</td>
<td>2/0 AWG</td>
<td>4/0 AWG</td>
</tr>
<tr>
<td>225 amps*</td>
<td>0.410</td>
<td>3/0 AWG</td>
<td>250 kcmil</td>
</tr>
<tr>
<td>250 amps*</td>
<td>0.460</td>
<td>4/0 AWG</td>
<td>300 kcmil</td>
</tr>
<tr>
<td>300 amps*</td>
<td>0.500</td>
<td>250 kcmil</td>
<td>350 kcmil</td>
</tr>
<tr>
<td>350 amps*</td>
<td>0.592</td>
<td>350 kcmil</td>
<td>500 kcmil</td>
</tr>
<tr>
<td>400 amps*</td>
<td>0.632</td>
<td>400 kcmil</td>
<td>600 kcmil</td>
</tr>
</tbody>
</table>
NOTE:

Increasing gauge numbers provides decreasing wire diameters. For example, when the diameter of a wire is doubled, the AWG decreases by 6. The AWG sizes are for single, solid, round conductors. The AWG of a stranded wire is determined by the total cross-sectional area of the conductor, which determines the current-carrying capacity and electrical resistance. The stranded wire is about 5% larger in overall diameter than a solid wire of the same AWG.

* 100-amp to 400-amp services are based on 3-wire, 120/240-volt systems, and 310.15 (B)(6) of the NEC.

**AWG** = American wire gauge, also known as the Brown & Sharpe wire gauge, is a standardized wire gauge system used in the U.S. and Canada. “AWG” is referred to as a gauge, and the zeroes in large wire sizes are referred to as “aught.” Wire sized 1 AWG is referred to as “one gauge” or “No. 1” wire. Smaller-diameter wires are called “x gauge” or “No. X” wire, where x is the positive-integer AWG number. No. 0, written 1/0, is referred to as “1 aught” wire. 2/0 is referred to as “2 aught,” and so on.

**kcmil** = This wire size is the equivalent cross-sectional area in thousands of circular mils. A circular mil is the area of a circle with a diameter of one-thousandth (0.001) of an inch. In North America, conductors larger than 4/0 AWG are typically identified by kcmil.
QUIZ on SEC

1. Which of the following would describe most residential services?
   - ___110/220-volt
   - ___120/240-volt
   - ___240-volt only
   - ___120-volt only

2. A service entrance with four connected conductors is a _______ supply.
   - ___120/240
   - ___120-volt only
   - ___3-phase

3. The service drop should not pass closer than _____ to the bottom, front or sides of a window.
   - ___5 feet
   - ___6 feet
   - ___8 feet
   - ___3 feet
   - ___4 feet

4. The minimum service drop clearance over a flat roof used as a roof garden should be _______.
   - ___18 feet
   - ___8 feet
   - ___10 feet
   - ___12 feet

5. Service drops around a swimming pool should be _______.
   - ___10 feet above and 22 feet horizontally away
   - ___18 feet above and 10 feet horizontally away
   - ___10 feet above and 20 feet horizontally away
   - ___22½ feet above and 10 feet horizontally away
   - ___15 feet above and 8 feet horizontally away
   - ___12 feet above and 15 feet horizontally away

(continued)
6. Service drops should never pass closer than ________ above the ridge of a conventional pitched roof.
   - 5 feet
   - 3 feet
   - 8 feet

7. Tree limbs should be trimmed back to ________ away from the service drop.
   - 5 to 6 feet
   - 1 to 2 feet
   - 4 to 5 feet
   - 2 to 3 feet

8. An electrical service mast that extends more than ______ above the roof surface should be separately supported.
   - 6 feet
   - 3 feet
   - 5 feet
   - 4 feet

9. Which of the following may also be supported by the electrical service mast?
   - all of these
   - telephone cables
   - satellite dishes
   - none of these
   - clothes lines

10. Rigid service masts should be secured to the structure every ________.
    - 36 to 48 inches
    - 2 to 3 feet
    - 30 inches
    - 5 to 6 feet

(continued)
11. Which type of cable is listed for direct burial?
- UV
- BX
- AC
- Romex®
- UF
- UL

12. An underground service entrance is called a ________.
- service lateral
- service drop
- subterranean supply

13. Square electric meter bases are indicative of a ________.
- 150-amp supply
- 60-amp supply
- 100-amp supply
- 30-amp supply

14. Most modern 200-amp electrical meters are marked ________.
- 200 CL
- 200 UL
- 200 SEC
- 100 CL
- 100 UL
- 100 SEC

15. The minimum conductor size for a 100-amp service is ________.
- 2 AWG copper or 4 AWG aluminum
- 4 AWG copper or 2 AWG aluminum
- 2 AWG copper or 1 AWG aluminum
- 1 AWG copper or 2 AWG aluminum

Answer Key is on the next page.
Answer Key to Quiz on SEC

1. Which of the following would describe most residential services?
   Answer: 120/240-volt

2. A service entrance with four connected conductors is a 3-phase supply.

3. The service drop should not pass closer than 3 feet to the bottom, front or sides of a window.

4. The minimum service drop clearance over a flat roof used as a roof garden should be 10 feet.

5. Service drops around a swimming pool should be 22 ½ feet above and 10 feet horizontally away.

6. Service drops should never pass closer than 3 feet above the ridge of a conventional pitched roof.

7. Tree limbs should be trimmed back to 5 to 6 feet away from the service drop.

8. An electrical service mast that extends more than 5 feet above the roof surface should be separately supported.

9. Which of the following may also be supported by the electrical service mast?
   Answer: none of these

10. Rigid service masts should be secured to the structure every 5 to 6 feet.

11. Which type of cable is listed for direct burial?
    Answer: UF

12. An underground service entrance is called a service lateral.

13. Square electric meter bases are indicative of a 100-amp supply.

14. Most modern 200-amp electrical meters are marked 200 CL.

15. The minimum conductor size for a 100-amp service is 4-AWG copper or 2-AWG aluminum.
GROUNDING AND BONDING

GROUNDING SYSTEM

What Is Grounding?

Generally speaking, the difference between grounding and bonding is: Grounding is a direct connection to the earth to aid in removing damaging transient over-voltages due to lightning. The purpose of bonding is to ensure the electrical continuity of the fault current path, to provide the capacity and ability to conduct safely any fault current likely to be imposed, and to aid in the operation of the over-current protection device. Properly bonding all metal parts within an electrical system helps ensure a low-impedance fault current path.

The issue of grounding and bonding confuses many inspectors. Due to its complexity, in this section, we will try to break it down to its fundamentals, and look at the basic requirements and common failures that can lead to unsafe conditions around the home.

Grounding

To go back to the beginning, the last stop on the utilities distribution chain, before the supply goes to the home, is the transformer. This steps the high-voltage primary distribution down to the neighborhood, to the 240/120-volt feeds to the homes.
This transformer has a winding known as a phase coil that is center-tapped to provide voltage stabilization, and a return path for the higher voltage system to aid in clearing primary side faults. As discussed earlier, on a typical 240/120-volt service drop, we will have two ungrounded conductors and a single grounded conductor.

This means that we have to establish our own grounding electrode system at the dwelling. It is vital in removing dangerous voltages imposed on the system via lightning strikes and over-voltage surges from higher voltages on power lines. If ground-rod, pipe or plate electrodes are used, they must have a rating of 25 Ohms or less; otherwise, an additional electrode must be added, per Section 250.56 of the NEC.

**Grounding Electrodes**

There are several methods of connecting the grounding system to the ground, with a driven rod being the most common in most areas. Most residential construction requires two separate grounding electrodes in any combination of the following (which need to be at least 6 feet apart):

- driven rods;
- metal water pipes;
- well casings;
- Ufer grounds;
- ground plates;
- steel framing; and
- ground rings.

Historically, the grounding system had just one connection to ground, and this was nearly always made on the water supply pipe. However, two connections are now required by most jurisdictions to ensure a low-impedance ground (one with little resistance).

Because most utility companies now install plastic potable water supply lines, a water pipe cannot be used as a grounding means, so one of the other electrodes listed must be used. It is also important to note that all electrodes that are present in the dwelling must be bonded together to form a single and complete grounding electrode system.

Typically, the two required grounding electrodes need to be at least 6 feet apart. If one is the water pipe ground and the supplemental is a ground rod, another ground rod may need to be added in order to meet the requirements of section 250.56 of the NEC.

Gas piping **CANNOT** be used as a grounding electrode for safety reasons, but, in most areas, gas lines are required to be bonded to the grounding system if they are likely to become energized.
Driven Rods

Rods made of stainless steel and copper, or zinc-coated steel, shall be at least 5/8-inch in diameter, unless listed, but not less than ½-inch in diameter. The rods should be driven 8 feet into the earth. If pipe or conduit is used as a grounding electrode, it must also be no less than 8 feet in length, and no smaller than trade size or ¾-inch. Pipe or conduit made of steel shall have an outer surface that is galvanized or otherwise metal-coated to resist corrosion. The ground wire (the grounding electrode conductor) needs to be fastened with the correct approved clamp/s, and these need to be rated for direct burial, if located below ground.

It is common to see these "acorn" clamps installed improperly, with the conductor clamped under the screw rather than to the solid part of the clamp which has the biggest contact area. The photo on the previous page demonstrates this problem.

Sometimes, in very rocky earth, the rods cannot be driven perpendicular to the ground, so they may be driven at an angle of less than 45 degrees. If they cannot be driven at all due to unfavorable soil conditions, they can be installed in a trench no less than 30 inches deep. But no part of any grounding electrode can be closer than 6 feet to any other.

Metal Water Pipes

As discussed, these were the most common connections at one time, with all homes being connected with metal piping.

Where the metal pipe is used as a grounding electrode, the conductor should be connected with clamps rated for water tubing, and needs to be connected within the first 5 feet of piping as it enters the structure.

The image at the right shows the appropriate cast bronze clamps.

Since the water meter is a removable part of this potential circuit, a jumper cable needs to connect the pipework on either side of the meter to ensure continuity at all times.

Well Casings

As wells are bored to a great depth and lined with metal sleeves, they make good grounding electrodes, as long as they are far enough away from other grounds and are properly connected.

Ufer Grounds

More properly referred to as a "concrete encased electrode," the Ufer ground is named after Herbert George Ufer, a retired Underwriters Laboratory vice president, who developed the system during WWII to help ground concrete armament bunkers.

With so many homes and commercial buildings now built on concrete, steel-reinforced slabs, this grounding system has become very common.
The requirements for Ufer grounds are that they have either 20 feet of #4 rebar, or 4-AWG copper wire encased in at least 2 inches of concrete within the footer that is in contact with the earth.

*The images below (courtesy of Greg Fretwell) show both the rebar in place prior to the concrete pour, and the above-ground accessible connection for the grounding system. The rebar is painted green so its presence can be verified by the AHJ.*

Ground Plates

In some cases, ground plates are used as the grounding system, but this is uncommon in residential construction.

Ground plates made of ferrous metal (such as iron or steel) shall have a thickness of no less than ¼-inch. Plates made of non-ferrous metal should have a thickness of no less than 0.06 inches. They should be at least 2 square feet in overall size, and be buried to a depth of 30 inches.

Steel Framing

Steel-framed buildings typically use the frame as one of the grounding electrodes, as long as the structure is substantial enough and has at least 10 feet of connection to the earth. Most commonly, the framing is connected to an Ufer ground.

Ground Rings

Again, although it's very rare in residential construction, a ground ring may be installed where a minimum 2-AWG conductor is buried to a depth of at least 30 inches right around the structure.
Grounding Electrode Conductors

The GEC is the conductor that connects to the grounding electrode, and its size is dictated by the size and, therefore, the amperage of the service conductors. The table below shows the sizes.

<table>
<thead>
<tr>
<th>Copper SEC Size</th>
<th>Aluminum SEC Size</th>
<th>Copper Grounding Electrode Conductor Size</th>
<th>Aluminum or Copper-Clad Aluminum Grounding Electrode Conductor Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 AWG or smaller</td>
<td>1/0 AWG or smaller</td>
<td>8 AWG</td>
<td>6 AWG</td>
</tr>
<tr>
<td>1 or 1/0 AWG</td>
<td>2/0 or 3/0 AWG</td>
<td>6 AWG</td>
<td>4 AWG</td>
</tr>
<tr>
<td>2/0 or 3/0 AWG</td>
<td>4/0 or 250 kcmil</td>
<td>4 AWG</td>
<td>2 AWG</td>
</tr>
<tr>
<td>over 3/0 to 350 kcmil</td>
<td>over 250 to 500 kcmil</td>
<td>2 AWG</td>
<td>1/0 AWG</td>
</tr>
<tr>
<td>over 350 to 600 kcmil</td>
<td>over 500 to 900 kcmil</td>
<td>1/0 AWG</td>
<td>3/0 AWG</td>
</tr>
<tr>
<td>over 600 to 1,100 kcmil</td>
<td>over 900 to 1,750 kcmil</td>
<td>2/0 AWG</td>
<td>4/0 AWG</td>
</tr>
<tr>
<td>over 1,100 kcmil</td>
<td>over 1,750 kcmil</td>
<td>3/0 AWG</td>
<td>250 kcmil</td>
</tr>
</tbody>
</table>

**Remember:** The GEC should be connected only to the neutral at the service panel (the panel containing the service disconnect) and no where else.
BONDING OF COMPONENTS

The purpose of bonding is to ensure the electrical continuity of the fault current path, provide the capacity and ability to conduct safely any fault current likely to be imposed, and to aid in the operation of the over-current protection device.

As discussed in the section on panel enclosures, they need to be bonded to the grounding system. But there is also a very long list of other components that need to be connected to ground, since they have the potential to become energized to electrical faults. These components include:

- interior water piping;
- water heaters;
- around water meters;
- gas lines;
- electrical enclosures;
- electrical raceways;
- electric outlets or junction boxes;
- CSST gas piping (manufacturer’s compliance); and
- telephone and cable TV systems.

The images above show several different styles of panel bond. Some are straps, some are made up of conductors, and, in some cases, the bond is one of the screws holding the bus onto the enclosure.

In more modern panels, the bonding connector is required to be through an approved green screw so it is more apparent to both the electrician and the code enforcement officer. However, in many panels, there may be a bonding strap or bonding bar.
Remote Distribution Panels

Although this topic is covered in other areas, because the emphasis is on safety, it's important to review.

The National Electrical Code (NEC) does not recognize the term "sub panels." From a code standpoint, there are two types of panels: service panels and distribution panels.

Service Panels

A service panel is a distribution or load center that contains the main disconnecting means. This is the ONLY panel where the neutral and grounds should be joined (bonded) together.

Distribution Panels

Distribution panels, or load-side panels, are downstream from the panel containing the main service disconnect(s). In these panels, the neutral and grounds should be separate, and the neutral bus should be isolated from the panel enclosure.
The only exception to this is in existing detached structures where no metallic path exists between the structures. In this exception, a connection between the grounded conductor and the metal case via a bonding jumper is permitted. According to the 2008 NEC, this is not allowed in new construction, so, in all cases, a 4-wire feed to the detached structure is required in order to isolate the grounded conductors from the equipment grounding conductors.

There are two methods of providing ground continuity back to the service panel:

1. **four conductor feeders with:**
   - two hot or ungrounded conductors;
   - one neutral or grounded conductor; and
   - one equipment grounding conductor.

2. **three conductor feeders with:**
   - two hot or ungrounded conductors;
   - one neutral or grounded conductor; and
   - equipment grounding through conduit/tubing, electrically linking the two panels (allowed by section 250.118 of the NEC).

**Inspecting Service Panels**

1. Are the neutral and ground connected (bonded)?
2. Is the panel enclosure connected (bonded) to ground?
3. Does each neutral conductor terminate at a separate lug on its bus?

**Inspecting Distribution Panels**

1. How is the service grounded back to the service panel?
2. Are the neutrals and grounds separated?
3. Is the neutral bus isolated from the panel enclosure?
4. Is the panel enclosure connected (bonded) to the grounding bus?
5. Does each neutral conductor terminate at a separate lug on its bus?

**IMPORTANT NOTE:** Every structure is required to have a grounding electrode system. If they are present in the structure, they must all be bonded together. If a detached structure has a remote distribution panel located at the structure, then it requires a grounding electrode system of its own. The equipment grounding conductor in a 4-wire feeder does not take the place of the required grounding electrodes. It is also important to understand that if the detached structure is being fed by a single branch circuit, and it contains an equipment grounding conductor which is used for grounding the non-current-carrying metal parts of equipment, then no grounding electrode system is required.
Further Evaluation

The inspector should pay very close attention to the grounding and bonding of all electrical circuits. Sometimes, it is very hard to figure out which components are electrically connected to others.

Do not disturb conductors in the panel! The inspector is limited to a visual inspection only. Probing around inside energized panels may cause loose conductors to become detached, or result in electric shock.

When in doubt, defer to a licensed electrical contractor.
QUIZ on GROUNDING and BONDING

1. Most jurisdictions require _____ separate grounding means.
   - [ ] four
   - [ ] three
   - [ ] one
   - [ ] two

2. The minimum size for a stainless steel, unlisted driven grounding rod is ________.
   - [ ] 5/8-inch diameter and 6 feet long
   - [ ] ½-inch diameter and 8 feet long
   - [ ] ½-inch diameter and 6 feet long
   - [ ] 5/8-inch diameter and 8 feet long

3. T/F: Driven grounding rods can only be perfectly vertical.
   - [ ] True
   - [ ] False

4. Which of the following cannot be used as a grounding means?
   - [ ] steel framing
   - [ ] water piping
   - [ ] gas supply piping
   - [ ] well casings

5. T/F: Only panel enclosures containing the service disconnect need to be bonded to ground.
   - [ ] True
   - [ ] False

6. The grounded and grounding conductors can share a common bus only in________.
   - [ ] the service panel
   - [ ] any electrical panel
   - [ ] the distribution panel

(continued)
7. The ungrounded and grounding conductors can share a common bus ______?
   - In any distribution panels
   - Never
   - In the downstream distribution panels
   - In the service panel

8. Which of the following is an acceptable means of bonding a remote distribution panel?
   - Connecting the enclosure to the grounding bus
   - Connecting the enclosure to the ungrounded conductor bus
   - Connecting the enclosure to the neutral bus

9. Conductors between the main service disconnect and the distribution panels are called ________.
   - Legs
   - Runners
   - Feeders
   - Travelers

Answer Key is on the next page.
Answer Key to Quiz on Grounding and Bonding

1. Most jurisdictions require **two** separate grounding means.

2. The minimum size for a stainless steel, unlisted driven grounding rod is \( \frac{1}{2} \)-inch diameter and 8 feet long.

3. T/F: Driven grounding rods can only be perfectly vertical.
   Answer: False

4. Which of the following cannot be used as a grounding means?
   Answer: gas supply piping

5. T/F: Only panel enclosures containing the service disconnect need to be bonded to ground.
   Answer: False

6. The grounded and grounding conductors can share a common bus only in **the service panel**.

7. The ungrounded and grounding conductors can share a common bus **never**.

8. Which of the following is an acceptable means of bonding a remote distribution panel?
   Answer: connecting the enclosure to the grounding bus

9. Conductors between the main service disconnect and the distribution panels are called **feeders**.
SERVICE PANELS

THE MAIN DISCONNECT

The Service Disconnect

All electrical systems require a means of disconnection so that the service can be shut down quickly if any dangerous conditions exist. In this section, we will look at the types of disconnects, and the common problems that need to be reported.

Requirements

It is required that the entire electrical supply to the home be able to be shut off with six or fewer moves of the hand. This can be in the form of one or more knife switches, one or more fuses or fuse blocks, and, most commonly and in more recently built homes, by throwing the breaker(s).

If the supply cannot be disconnected from one location in this manner, the home inspector should report that the system is in need of repairs or upgrade.

Types of Disconnect

As discussed, different systems are in common use today, depending on the age of the property:

- **knife switch:** This is the oldest type of disconnecting means. We all remember the old horror movies where Dr. Frankenstein was shown energizing his creation. The switches he used were knife switches.

- **fuse blocks:** Often called mains and range panels, the electrical supply is shut down by pulling the two fuse blocks from the panel.

- **breaker(s):** This is the most common type of disconnect we encounter. Throwing one or more breakers shuts off the electrical power. In most cases, we see a single main breaker, but there are "split bus" panels where the homeowner would need to trip several breakers to effect a total shutdown.

Again, the rating (or fuse or breaker size) of the disconnect relates to the total amperage available within the home. If the main disconnect is, for example, rated only at 100 amps, it doesn't matter that the SECs are rated for 200 amps.
The photo above-left depicts a knife-and-fuses-style disconnect -- and there is a big problem with this one. Can you spot it? The photo in the center shows a range and mains fuse-block disconnect. The photo at the right shows a modern breaker-style main disconnect. (Photos courtesy of Jeff Pope & Kevin Williams.)

**Split-Bus Panels**

As discussed, some panels are of a split-bus design, which means that the bus bars that the breakers draw power from do not extend right through the panel.

Normally, these panels will have multiple double-pole breakers at the top of the panel controlling the usual 240-volt circuits, such as for a clothes dryer, stove, and air-conditioning unit.

However, on these panels, one of these double-pole breakers also shuts down power to the lower parts of the bus, which controls the individual 120-volt branch circuits.

The panel at the right clearly shows the connections between the lowest double-breaker on the left-hand side and the lower portion of the bus bar.
Remote Disconnects

In many homes, and in nearly all mobile or manufactured homes, the service disconnect is not in the main distribution panel.

This is not a problem, but care must be taken to fully investigate the grounding and bonding of all downstream distribution panels, as will be covered later.

The photo at the right (courtesy of Mike Rose) shows the main disconnect on the exterior of a home in the same service panel as the electrical meter. In terms of grounding and bonding, the neutrals and ground should be bonded in this panel only.

Notes on Mains and Distribution Panels

Remember that the panel with the main disconnect is the service panel, and panels downstream (or on the load side) of the service panel are remote distribution panels. Neutrals and grounds should be bonded together ONLY in the service panel, and not in any downstream remote distribution panels.

This will be covered in more detail later.
SERVICE AMPERAGE

Reporting Amperage

Industry standards require that the home inspector reports the total available amperage in the home. This is important for two reasons. First, an older home may not have enough power for a modern family’s needs. Second, many insurance companies will not insure a property with less than a 100-amp service.

As illustrated in the section on meters, electrical services have gotten much bigger since we first started wiring homes for electricity over 100 years ago. When homes were first wired for power, there were few electrical devices available, so a couple of 15-amp lighting circuits, and maybe a radiogram outlet, were all that was needed.

Obviously, in the modern age, we have gotten much more ambitious with our use of electric power. Just about every room in the home has multiple appliances in it, and we need high-amperage 240-volt circuits to run systems such as central air conditioning and electric clothes dryers.

Development of Power Needs

The list below is intended to be no more than a rough rule of thumb covering the average unimproved electrical supply over the last century, and would cover the average 1,500- to 2,000-square-foot home.

- 1900s to 1930s: 30-amp supply
- 1930s to 1950s: 60-amp supply
- 1950s to 1970s: 100-amp supply
- 1970s to 1980s: 150-amp supply
- 1980s to 2000s: 200-amp supply

Obviously, larger and more expensive home have always required more power than the norm, and it is not unusual now to see 400+-amp services in high-end homes.

Calculating Available Amperage

In many cases, the listing information about a home is incorrect regarding the service amperage because brokers or owners rely solely on the size of the main breaker or fuse. Many people are also under the mistaken impression that the available amperage is the total of the individual breakers or fuses in the service panel.

The correct way to determine the available amperage is to determine the ampacity of the lowest-rated or the weakest link of the following components:

- service supply;
- electric meter and socket;
- service entrance conductors;
- service disconnect; or
- distribution panel.
Here are a couple of examples:

**Example #1:**

A 200-amp service lateral,  
a 200-amp meter and base,  
a 175-amp-rated SEC,  
a 150-amp-rated panel, and  
+ a 125-amp service disconnect  
= A 125-amp reportable service supply

**Example #2:**

A 150-amp service drop,  
a 60-amp meter and base,  
a 150-amp SEC,  
a 100-amp-rated panel, and  
+ a 100-amp service disconnect  
= A 60-amp reportable service supply

A home inspector getting this wrong could potentially end up paying for a service upgrade costing several thousand dollars.
INSPECTING ENCLOSURES, Part I

Reportable Panel Issues, Part I

All panels and enclosures, regardless of their purpose, should be inspected for the following safety-related issues. Any deficiencies should be reported as in need of repair or replacement by a licensed electrical contractor.

All of the following hark back to the beginning of this text, as they are all related to safety:

- panel access;
- missing knockouts;
- missing bushings;
- moisture;
- rust;
- signs of arcing;
- incorrect dead-front screws;
- panel listings (UL ratings);
- missing legend;
- damaged breakers; and
- panel bonding.
Panel Access

As can be seen in the header image, all electrical-related panels’ locations have to provide adequate access for servicing. They should be on a free wall space not less than 30 inches wide, have a clear 36 inches of space in front of them, and have 6 feet and 6 inches of head room. The panel, though, is not required to be centered in this space. In existing homes with a service of 200 amps or less, a reduction in head room is permitted by Section 110.26 (E) Ex. of the NEC.

In older homes, it is also common to find electrical panels inside closets. This is no longer acceptable in new construction. Similarly, service disconnects and remote distribution panels are not allowed in bathrooms.

Frequently, the home inspector will see installations that are either restricted by stored items or other systems have been installed in front of the panel.

Images above depict: at left, an electrical panel behind a bathroom mirror (photo courtesy of Harvey Gordon); at center, an older-style fuse panel built over with kitchen cabinetry; and at right, a panel obscured by boiler plumbing.

Missing Knockouts

There should be no access into the panel whatsoever. This is to prevent accidental electrocution by someone being able to put a screwdriver or a finger into the panel and touch a live component.

However, we frequently see holes where wiring has been changed, or where breakers have been swapped around. All of these should be reported as safety issues, with repairs recommended.

The photo at the right (by Jeff Pope) shows a missing breaker knockout. With this particular Zinsco panel, someone would be able to touch the live bus bars.

It is also common to see upgrades where the old panel has been relegated to the role of a junction box, but all breaker holes are still open.
Missing Connectors

Anywhere a cable or cable assembly enters a panel or other enclosure, there should be a connector.

This is designed to do two things: first, to locate the cable securely (called strain relief); second, to protect the cable from chafing against the enclosure itself.

In many cases of homeowner wiring, we will see no connector present at all, or an unlisted item being used.

*The picture at the left (courtesy of Jeff Judy) shows how a "Big Gulp" lid has been used as a bushing. What is the UL listing for a soft drink lid?*
INSPECTING ENCLOSURES, Part II

Reportable Panel Issues, Part II

Moisture In or On Panels

A crucial point to always bear in mind is that water can be a very good conductor of electricity. Any panel that is damp or wet should NOT be opened by an inspector.

Before even thinking about removing a dead front, the inspector should look carefully for signs of water or moisture staining on the panel or on its surrounding wall.

As we saw with the service entrance, any failures of the mast or cable entryways may result in water getting into the panel. If there is any evidence of water, the inspector should recommend that the panel be fully evaluated and repaired by a licensed electrical contractor, so delving further into the panel is not only potentially dangerous, it’s also unnecessary.

In the image above-right (courtesy of Jeff Pope), water is dripping off the branch circuit conductors. This panel should probably not have been opened.

Rusting Enclosures

It goes without saying that any panel or enclosure showing rust has been exposed to a high level of moisture. It may well be that a previous leak has been repaired, but the inspector should be extremely cautious of investigating the panel further.

Remember: The inspector’s primary goal is to maintain his own safety and that of his clients.
Damaged Breakers

There are several issues related to circuit breakers:

1. Are they rated for the model of panel they are installed in?

2. Do they have their handle ties in place on double-pole breakers so that both sides of the circuit can be shut off at the same moment?

3. Are there any signs of arcing, burning or smoke damage that would indicate that the breaker is not tripping as intended?

We will look at these issues in more detail later.

Signs of Arcing

As part of the initial visual inspection of a panel, the inspector should look closely for any signs of arcing or burn marks on the panel. Again, these may be the result of previously repaired problems, but don’t count on it. Also, take a second to listen to the panel because, in many cases, you may hear arcing.

Arcing or smoke damage on the outside of the panel is obviously indicative of a previously significant and dangerous condition. It is recommended that the inspector, at a minimum, ask the homeowner for details of the damage, and its repair, prior to opening the panel.

Remember, there are many issues that can lead to this kind of telltale marking, and many of those can lead to the panelboard being live, or short circuits being caused by removal of the dead front.

In the images above: Notice the burn mark above the air freshener in the photo at the left (photo courtesy of Home Works Inspection). In the center photo, what caused the flash mark on this dead front? (Photo courtesy of John Onofrey.) The photo at the right shows a smoke-damaged fuse panel (courtesy of Charles Buell).
INSPECTING ENCLOSURES, Part III

Reportable Panel Issues, Part III

Incorrect Dead-Front Screws

As was discussed for arcing issues, many faults related to damage to conductors inside the panel are caused by either the wrong screws being used, or the correct screws running up against the live conductors and causing a dead short against the panelboard.

The result is that an arc flash vaporizes the steel of the screw and panel, or the copper of the conductor, and can send a cloud of molten metal and sparks straight out.

That's why the inspector needs to be wearing safety glasses and cotton clothing.

In the photo at the left (also from the previous page), the burn mark was caused by the dead-front screw cutting through the insulation of the conductor.

The images above (courtesy of John Onofrey) show what happens when a pointed sheet-metal screw is used, rather than the correct snub-nosed machine screw -- a hole can be seen in the insulation.
Missing Legends

All fuse or breaker panels are required to have an accurate listing of what the circuits are connected to. This is properly called a legend.

An unsafe condition can easily exist if the homeowner turns off a breaker, believing to have killed the power on the circuit, only to find that s/he tripped the wrong breaker. For this reason, any deficiencies in the labeling of panels should be noted, with the client made aware of the need for this to be rectified.

The legend at the right is a very rare thing. It was printed out by the installing contractor and stuck to the panel cover.

It’s more typical, however, that the legend is missing, incomplete, inaccurate or illegible.

Panel Ratings

Panels, like any other components, are rated or UL-listed (by the Underwriters Laboratory). Every panel must carry a label explaining where it can be used, what it can be used for, how many circuits it can support, and, most importantly for inspectors, the maximum amperage it can support.

In many cases, these panel markings are obscured, but, wherever possible, the home inspector should attempt to check the labels to ensure that the panel is rated for the correct amperage.

The panel label shown below is typical:
Panel Bonding

While looking at general panel conditions, the inspector should pay attention to the requirements for all panels to be bonded to the grounding system.

This ensures that any electricity that is imposed onto any metal parts of the electrical system is safely transferred to the grounded conductor, and, in the case of a fault condition, allows the overcurrent protection device to activate properly. In applications where the grounding bus is screwed directly to the panel, this connection is already there.

- Where the grounds and neutrals (grounded conductors) share a bus, a bond should bridge between that bus and the enclosure.

- If the ground bus is isolated from the enclosure (for example, by an insulated plastic bushing), a bonding jumper needs to be installed between the bus and the metal enclosure.

In all cases, look for a green-headed screw signifying that the panel is bonded.

The picture above-right (courtesy of Andy Way) shows a panel bonding screw that has been backed out from the neutral bus bar. This would be correctly installed if this panel is remote from the main disconnect. However, for safety reasons, the screw should have been fully removed to ensure that it is not connected in error in the future. If this panel contains the main disconnect, the screw should be driven in to provide an electrical connection between the bus and the enclosure.
EDISON BASE SCREW FUSE PANELS

These panels were universal from the earliest days of electricity in the home, right up to the 1950s when breaker panels started to appear in residential construction. Many homes built up until the late 1960s still had fuse panels.

Fuse panels are generally seen as being more reliable than breaker panels because of the fact that they will always blow when overloaded, either by loads imposed on them or under dead-short conditions. Breakers, on the other hand, have been known not to trip at the specified amperages.

Many insurance companies, however, will either not insure these homes that still have fuse panels, or will insure them at higher premiums. This is not due to any danger from the fuses themselves; rather, it is indicative of a generally older, unimproved system which, statistically, is more likely to produce an electrical fire.

Fuse Blocks

Many fuse-style panels use a fuse block as both the primary over-current protection and also as the disconnecting means. These Bakelite blocks contain two cartridge (or “shotgun shell”) fuses.

This block (or blocks) must be pulled to disconnect the power to the home.

These fused panels are normally rated at either 60 or 100 amps. The picture at the right (by Dave Macey) shows one of these blocks removed to expose the internal fuses (one on each 120-volt supply). In this case, the fuses are each 100 amps, indicative of a fuse panel installed in the 1960s.
Main and Range Panels

Many homes from the 1930s onward used main and range panels. These have two fuse blocks: one acting as the main disconnect and primary over-current device, and a second block supplying power for the electric ranges. These became very common from this time on.

Some fuse panels may contain as many as four fuse blocks, commonly having one as the main disconnect, with the others supplying other 240-volt circuits for appliances, such as ranges, air-conditioning equipment, clothes dryers, and even other distribution panels.

In all cases, all the blocks must be removed to completely disconnect all the power to the home.

The image above is of the panel from the fuse block pictured on the previous page. Notice the two fuse blocks and the Edison base fuses. This panel has multiple double taps, which is especially dangerous, as there is one free circuit available which could be safely supplying a separate circuit. (Photo courtesy of Dave Macey.)

Edison Base or Plug Fuses

These are the fuses that screw into many older panels and have the same thread that Edison used for other applications, such as the common light bulb. This obviously creates a problem, since a higher-amperage fuse can be screwed into a location supporting lower-amperage conductors, effectively turning the conductor into the fuse (not a great idea).

The inspector should recommend the installation of S-type fuses and adapters to ensure that the circuits cannot be overloaded. These adapters screw into the standard fuse location and reduce the thread size down. Various sizes are available, from 15 to 30 amps, and allow only the correct amperage type-S fuse to be installed. These adapters are designed so that, once installed, they cannot be removed.

They also have the added benefit of stopping someone from repairing a blown fuse by putting a penny under the blown fuse, an old practice.

It is very common to see over-fused circuits on older fuse panel installations. The inspector needs to remember that, in most cases, the installation was designed to supply a relatively small number of circuits with relatively few receptacles. That would have been fine for the average family's needs in the 1950s and 1960s, but that's now exceeded by modern demands.

Several types of fuses are available. Some blow very quickly, while others are designed to cope with short, extra start-up loads associated with electric motors. These will blow after a short time if the amperage draw does not revert to normal levels.
Inspecting Fuse Panels

As discussed earlier, there are two major problems with inspecting older fuse panels. First, check the main fuse amperages. The blocks have to be pulled out, which shuts off all power to the home. The second problem is that these panels tend to be unsuitable for modern, high-amperage demands, and they tend to exhibit double taps and over-fusing.

Pay special attention to the following questions during an inspection:

1. What is the main fuse rating?
2. Are there double taps?
3. Does the rating of the fuse match the conductors?
4. Are the fuses updated to S-type?
5. Is there any sign of conductors overheating?

The panel at the right is very large for a fuse panel and is somewhat typical of the larger service panels installed in bigger homes of the 1950s and early 1960s.
CIRCUIT BREAKER PANELS

Common Trip and Single Pole Circuit Breakers

These are probably the most common type that home inspectors will come across, as they have replaced fuse panels over the last 40 years or so. As we saw for fuse panels, breakers are far from foolproof and require some particular checking.

Breaker panels go farther back than many people realize, having been patented in 1910. However, it is unusual to see a residential breaker panel from before WWII. Prior to this, electrical breakers were primarily used in manufacturing and naval applications.

Breaker panels started appearing in homes in the mid-1950s in small numbers, and were universal in most areas by the late 1960s.

As discussed, they did not replace fuses due to any deficiency of the older technology. The problem was that when a fuse blew, one needed to go find a replacement. Breakers are obviously more convenient because when they trip after a fault, they can be reset without replacement.

We now have added benefits from circuit breakers with the advent of both GFCI and AFCI protection, in many locations.

The photo at the right shows an early residential circuit breaker panel manufactured by Trumbull Electrical in the late 1940s.
Circuit Breakers

Breakers fall into four categories, which we'll look at in more detail:

1. 240-volt pole breakers;
2. 120-volt single breakers;
3. GFCI breakers; and
4. AFCI breakers.

All of these require some specialized knowledge to properly evaluate. Remember, we are talking about energized components. Safety is paramount when investigating electrical panels.

The breaker at the left is a Square D single-pole. This breaker is rated for two conductors only but many are rated for a single conductor only, so this is something to be aware of when inspecting the breaker. Square D and Cutler-Hammer currently manufacture breakers which are UL-listed for this application.

240-Volt Circuit Breakers

Many of our homes now require greater capacity and higher amperage circuits to run appliances such as dryers, air conditioning, stoves, and some load-side distribution panels, etc.

240-volt appliances are fed from two 120-volt conductors, each connected to a separate bus bar in the distribution panel. It is imperative that when one of the circuits trips due to an over-current condition, both conductors are de-energized at the same time. If not, someone could be trying to repair an appliance that is still partially live.

For this reason, all breakers supplying 240 volts are required to have the handles tied together by an identified handle tie. Nails, screws, or scraps of wire, for example, are unacceptable. Sometimes, the breaker is molded with this connection in place, and sometimes they are linked by a listed handle tie. The inspector should ensure that the tie is present and has not been damaged.

A 240-volt circuit breaker also acts as the main disconnecting means in modern panels, disconnecting all the electrical power in the home.

The picture above-right is of an older Bryant panel. Also notice that the 240-volt circuit breaker is being back-fed and held in place with a properly listed holding device; in this case, it's a screw provided by the manufacturer.
120-Volt Circuit Breakers

Regular 120-volt circuits are fed from one bus bar only. Also in use are tandem breakers, which are 120-volt breakers that feed two separate circuits, each controlled by its own handle. (These should not be linked.) As with fuses, the inspector should ensure that the rating of the breaker does not exceed the rating of the conductors, unless allowed by 240.4 (E) or (G) of the NEC. Otherwise, something other than the breaker is likely to overheat and fail.

There are two manufacturers of single-pole, 120-volt breakers who have their products listed for two conductors. These are made by Square D and Cutler-Hammer. These should not be confused with double-tapped breakers, where more than one conductor has been incorrectly connected to a single breaker.

The picture above shows a "triple-tapped" breaker. A condition like this should be further evaluated by a licensed electrical contractor.

GFCI Breakers

Ground-fault circuit-interrupting breakers are one of the ways to protect circuits and their users from ground faults. Not all circuits are required to have GFCIs and, in many homes, the locations that require this protection have their own GFCI outlets. However, if a GFCI breaker is used, it will provide protection to all receptacles in that branch circuit.

GFCI breakers feature trip and reset buttons to ensure that they are working correctly. The inspector should trip the breaker using the test button and ensure that the circuit has indeed been switched off.

The image above-right shows both a GFCI breaker and a receptacle. Remember that either is acceptable to protect a damp location, or a circuit to a damp location. Additional locations are listed under Section 210.8 (A) and (B) of the NEC.
AFCI Breakers

Arc-fault circuit interrupters have been required in new construction since the 1999 edition of the NEC. Many jurisdictions are now observing the 2008 edition which has expanded the use of AFCI devices to nearly everywhere within a dwelling except the kitchen, bathroom, and most areas where GFCI protection is already required. These breakers are designed to trip if they sense arc faults in the circuit, which are caused primarily by damaged wiring.

In the 1999 NEC, these breakers were required only on bedroom receptacles. In the 2002 NEC, they expanded to all 15-amp and 20-amp, single-phase, 120-volt branch circuit-supplying outlets. The 2005 NEC expanded their use to allow AFCI devices similar to GFCI receptacles, but none existed on the market, and their use was limited by 210.12(B). Finally, in the 2008 NEC, the use of combination-type AFCIs expanded to 15- and 20-ampere branch circuit-supplying outlets installed in a dwelling unit’s family room, dining room, living room, parlor, library, den, bedroom, sun room, recreation room, and similar rooms, including hallways and closets. Many people confuse the term “combination” to mean AFCI and GFCI together in a single device. This is partly correct only in that most AFCI devices offer Class B-type of GFI protection, which usually starts at around 20 to 30 milliamps, and do not offer any personal protection as do conventional GFCIs.

The combination-type AFCIs are designed to activate when there is a parallel arc that reaches a peak of 75 amps. The “combination” refers to the fact that AFCIs now protect against series arcs, as well. They have a 5-amps peak threshold. This is where the term “combination” comes from.

Remember, the term “outlet” is not interchangeable with “receptacle.” Outlets are defined by the NEC as “a point on the wiring system at which current is taken to supply utilization equipment.” Recess lights, smoke alarms, receptacles within outlet boxes, and so on, are supplied from outlets.

It is likely that many more locations (maybe even the whole house) will be required to have arc-fault protection with future code revisions. As with GFCI breakers, these should also be tripped with their test buttons, and the circuit should be checked to make sure it has been shut down.

The image at the top of the page shows a pair of AFCI breakers. Notice the test buttons, and also the second conductor that connects the breaker to the neutral bus. (This is not a double tap.) Many early Square D AFCI breakers had to be recalled due to manufacturing defects. Currently, however, many AFCI manufacturers are in their 10th+ generation, and are proving to be worth every penny when saving lives and property.
Inspecting Circuit Breakers

The inspector should pay special attention to the following questions and report any deficiencies as in need of immediate repair:

1. Does the breaker exceed the capacity of the conductor?  
2. Does the breaker have multiple incorrect "taps"?  
3. Do the 240-volt breakers have their handles tied properly?  
4. Do the GFCI breakers test and reset properly?  
5. Do the AFCI breakers test and reset properly?  
6. Is there any sign of overheating, arcing or smoke damage on any of the breakers?

At left: An inspector uses a digital laser temperature gun to check for hot spots, or significant temperature spikes or differentials between breakers.

Note that GFCI and AFCI breakers will always be about 5 to 10 degrees hotter than standard breakers due to their locations, internal circuit boards and windings.

Above: a double-tapped main breaker

Above: a breaker that has been badly burned due to arcing, and is rusting as a result
PROBLEM PANELS

Panels Types to Be Aware Of

There are several makes of panels whose breakers are no longer available. Also, there are a couple of manufacturers whose panels are known to be problematic.

Pushmatic Panels

These are still fairly common. The breakers are of a "push-for-on," "push-again-for-off" design. The issues with these tend to be:

1. lack of panel capacity;
2. sticking breakers; and/or
3. difficulty finding replacement parts.

While the panel may be in clean condition, the client should be advised that these older panels are fast becoming obsolete as parts are becoming harder to find. Recommend that an upgrade may be in order, as well as a full evaluation by a licensed electrical contractor.
Federal Pacific Electrical

The problem with this brand is primarily with their Stab-Lok® range of panels and breakers. These featured stamped sheet metal or copper bus bars and breakers with thin copper tabs that were designed to lock into the bus. These have the unfortunate habit of falling out when the dead front is removed, and this has caught many newer inspectors by surprise.

Federal Pacific panels were subject to warnings issued by consumer protection groups, which include:

1. loose breakers;
2. non-tripping breakers; and
3. arcing problems between the breaker and its bus.

While the panel may appear to be in good working order, the inspector should defer full evaluation of FPE panels to a licensed electrical contractor.

These images show FPE panels:

Above: typical Stab-Lok® panel

Above: three loose breakers

At left: FPE Stab-Lok® with a challenger replacement breaker

(Photos courtesy of Jeff Pope.)
Zinsco-Sylvania Panels

The earliest Zinsco panels had busses made of copper bars and were very reliable. However, during the copper shortages of the mid-1960s, the copper was replaced with anodized aluminum bars. This led to problems of poor contact between the breaker and the bus bar, and many have failed since due to arcing between the components. The problems continued after Zinsco's sale to Sylvania in the early 1970s.

Due to the frequent failure of the connection between the breaker and its bus, the inspector should recommend full evaluation and possible replacement of the panel by a licensed electrical contractor.

Above: typical Zinsco panel -- notice the blue diamond label (photo courtesy of Jeff Pope).

Above: older Zinsco panel with copper bus bars (photo courtesy of Jeff Pope).

Above: casing cracked due to heat from arcing (photo courtesy of J. Simmons).

Above: flash marks on breaker casing from arcing on bus (photo courtesy of Jeff Pope).
QUIZ on AMPERAGE and PANELS

1. The minimum service amperage required for a newer single-family home is _________.
   - 60 amps
   - 200 amps
   - 100 amps
   - 150 amps

2. An electrical panel that uses a double-pole breaker to isolate the 120-volt circuits is called a ____________ panel.
   - Federal Pacific
   - partial-bus
   - part-load
   - split-bus

3. The electrical supply should be able to be shut down with _______ or fewer moves of the hand.
   - eight
   - seven
   - six
   - five
   - four

4. The available service amperage is based on _____________.
   - the total of all the branch circuit breakers
   - the size of the service entrance
   - the size of the main disconnect
   - the lowest-rated component

5. Most homes constructed between 1930 and 1950 originally had a _______ service.
   - 40-amp
   - 30-amp
   - 60-amp
   - 100-amp

(continued)
6. Which of the following would NOT be an electrical panel defect?
   - lack of legend
   - rusted enclosures
   - missing knockouts
   - wire splices

7. Electrical service panels should be in a clear space measuring ______________.
   - 30” wide by 78” high by 36” deep
   - 36” wide by 78” high by 30” deep
   - 30” wide by 78” high by 30” deep
   - 36” wide by 78” high by 36” deep

8. Electrical panels do not have to be fully enclosed as long as no hole is bigger than ________.
   - 3/4-inch
   - 1/2-inch
   - 1/4-inch
   - none of these

9. T/F: Water dripping from an electrical panel should be fully investigated by the home inspector.
   - True
   - False

10. A common cause of arc flashes when removing panel fronts is __________.
    - over-fused circuits
    - incorrect fasteners
    - rusted enclosures
    - double-tapped breakers

11. Which of the following should the inspector be wearing while evaluating electrical panels?
    - all of these
    - none of these
    - non-synthetic clothing
    - safety glasses
    - electrician’s gloves

(continued)
12. Which of the following should be reported as a problem with an electrical panel?
   - pigtales (two wires joined to a common breaker)
   - splices in the panel
   - unlinked double-pole breakers
   - GFCI breakers

13. A(n) _________ connection should connect the grounding bus to the electrical enclosure?
   - bonding
   - jumper
   - grounding
   - earthen

Answer Key is on the next page.
**Answer Key to Quiz on Amperage and Panels**

1. The minimum service amperage required for a newer single-family home is **100 amps**.

2. An electrical panel that uses a double-pole breaker to isolate the 120-volt circuits is called a **split-bus** panel.

3. The electrical supply should be able to be shut down with **six** or fewer moves of the hand.

4. The available service amperage is based on the **lowest-rated component**.

5. Most homes constructed between 1930 and 1950 originally had a **60-amp** service.

6. Which of the following would NOT be an electrical panel defect?  
   **Answer**: wire splices

7. Electrical service panels should be in a clear space measuring **30” wide by 78” high by 36” deep**.

8. Electrical panels do not have to be fully enclosed as long as no hole is bigger than **none of these**.

9. T/F: Water dripping from an electrical panel should be fully investigated by the home inspector.  
   **Answer**: False

10. A common cause of arc flashes when removing panel fronts is **incorrect fasteners**.

11. Which of the following should the inspector be wearing while evaluating electrical panels?  
   **Answer**: all of these

12. Which of the following should be reported as a problem with an electrical panel?  
   **Answer**: unlinked double-pole breakers

13. A **bonding** connection should connect the grounding bus to the electrical enclosure.
3-PHASE PANELS

Phase Concept

1. single-phase electrical energy generation
2. two-phase current shown by simultaneously generating two single-phase currents 90 deg. apart
3. three-phase is created by generating three single-phase currents 120 deg. apart

Phased Supply and Distribution

As discussed earlier, 3-phase supply is common in commercial, agricultural, and some apartment properties. Evaluation of these panels is well beyond most home inspections and should be deferred to a specialist commercial electrical contractor.

While we are not going explore in-depth the methods of evaluating 3-phase supply, some knowledge is useful to the home inspector.

As discussed in the Service Drop section, 3-phase supplies have three hot (or ungrounded) conductors, and a neutral or grounded conductor. Each of these phases, or legs, carries 120 volts at a different phase from the others.

How and from where power is taken in these phased supplies produces different types of supply current. The common services include 120, 240, 208 and 480 volts.

In all 3-phase panels, the conductors are color-coded to identify which phase they are attached to using **black**, **red** and **blue**. While there is no required standard of color coding demanded in the NEC, the code does tell us that on a 120/208 Delta High-Leg system, the center “B” leg (208V to ground) should be marked with orange tape or other means to identify it as the “high leg.”
These legs can supply 120 or 240 volts, as one would see in a standard 120/240-volt residential supply. So, it is possible for the average inspector to evaluate some electrical branch circuits in offices or other non-industrial settings. But beware of evaluating the distribution panels themselves.

The images above (courtesy of Jeff Pope) show a Zinsco commercial panel in an apartment building.

Remember: When in doubt, defer to a licensed electrical contractor!
PANEL ODDITIES

The Weird and the Wonderful!

The inspector will occasionally see some very unusual panels in the home. Some are now obsolete. Some are just plain dangerous.

No Panel

A hundred-plus years ago when we started wiring homes for electricity, there were no standards for panel enclosures. In fact, if an early panel had any kind of enclosure, it was probably built on site from timber and may have had an asbestos liner.

Even today, some homeowners will build a distribution center without the benefit and protection of a listed enclosure.

The photos above show: (top-left) a 1920s panel with no enclosure (courtesy of Jeff Pope); (top-right) a "homeowner special" with panelboard only mounted on particleboard!

Fused Neutral Panels

For a period in the 1920s, fused neutral circuits were very common. They were outlawed in 1928 by the NEC.

The problem with these is that if the neutral -- rather than the live -- fuse blows, then the circuit will appear not to be live. However, someone working on the system would easily be able to complete the circuit to the source, providing a return path for the current, and thus be electrocuted.
Non-Metallic Panels

As discussed, wood enclosures were very common at one time, but other materials have also been used. In particular, Bakelite and other plastics have been used for panel enclosures since the 1940s. They never achieved significant market share, but the inspector may see them on occasion.

The picture at the left is of a molded plastic panel produced by GE in the 1970s.

While plastic panels are rare in residential use, they are very common in automotive and marine applications.

Non-Rated Enclosures

Man's ingenuity never ceases to amaze...

Homeowner "engineers" can miss the mark with their ideas on electrical safety. The photo at the right shows a solution that, while functional, is still unacceptable.

Does anyone know the UL-rating of a tackle box?
1. Fused main disconnects are usually a maximum of _____.
   - 200 amps
   - 100 amps
   - 30 amps
   - 60 amps
   - 150 amps

2. Screw-in fuses are more properly called ____________.
   - Edison base fuses
   - Westinghouse fuses
   - Tessler-type fuses

3. Upgrading to ___ fuses stops over-fusing.
   - A
   - P
   - S
   - F

4. Which of the following statements is true about 240-volt breakers?
   - They should always be at the top.
   - The handles should be tied together.
   - They draw power from one bus.

5. GFCI breakers have _____ conductors.
   - three
   - one
   - two
   - zero

(continued)
6. T/F: The inspector will find overheating only with Zinsco and FPE breakers.
   - True
   - False

7. AFCI breakers made by ________ were subject to a recall notice.
   - Square D
   - Federal Pacific
   - Challenger
   - Cutler-Hammer

8. Zinsco electrical panels are sometimes branded as ________.
   - Federal Pacific
   - Sylvania
   - Challenger

9. Electric panel buses colored red, blue and black are indicative of a ________.
   - 3-phase supply
   - 4-phase supply
   - 120/240-volt panels
   - 120-volt only supply

10. Zinsco electrical panels are problematic due to ______________.
    - not enough amperage for modern needs
    - difficulty obtaining replacement breakers
    - poor connections to the bus
    - loose breakers

11. Fused neutral circuits were common in the ________.
    - 1890s
    - 1920s
    - 1910s
    - 1900s

Answer Key is on the next page.
Answer Key to Quiz on Panels

1. Fused main disconnects are usually a maximum of 100 amps.

2. Screw-in fuses are more properly called Edison base fuses.

3. Upgrading to S-fuses stops over-fusing.

4. Which of the following statements is true about 240-volt breakers?
   Answer: The handles should be tied together.

5. GFCI breakers have two conductors.

6. T/F: The inspector will find overheating only with Zinsco and FPE breakers.
   Answer: False.

7. AFCI breakers made by Square D were subject to a recall notice.

8. Zinsco electrical panels are sometimes branded as Sylvania.

9. Electric panel buses colored red, blue and black are indicative of a 3-phase supply.

10. Zinsco electrical panels are problematic due to poor connections to the bus.

11. Fused neutral circuits were common in the 1920s.
ELECTRICAL DISTRIBUTION

WIRING TYPES

Conductor Materials and Styles

Obviously, the best material for transmitting power is one with the least resistance to the flow of electrons along its length. Outside of modern super-conductors, these conductors are made from metals, primarily copper, aluminum, copper-clad aluminum, and sometimes tinned copper.

Conductor Materials

As discussed above, we are dealing with:

- **copper**: absolutely the best conductor in common use, as it has low electrical impedance, so a relatively small conductor can deliver a lot of power over long distances without too much power loss or heat generation.

- **tinned copper**: still sometimes seen on older properties. Copper is tinned for two reasons: to aid soldering; and to stop the copper from reacting with old rubber insulation.
- **aluminum**: is a good conductor of electricity but has higher impedance to the flow of electrons, which means that larger conductors need to be used for any given amperage. Aluminum was used for residential branch circuit wiring from the mid-1960s to the late 1970s, but was found to be unreliable. (We'll explore this later.)

- **copper-clad aluminum**: coating aluminum in copper was an attempt to overcome the issue of oxidization of the aluminum conductors that was leading to failures. It did not have the failures associated with pure aluminum and is considered safe. However, copper-clad should be sized the same as normal aluminum.

The picture on the previous page *(courtesy of Richard Moore)* shows tinned copper. This is often mistaken for single-strand aluminum wiring, but is given away by its rubber insulation, as well as the cut copper ends, which can sometimes be observed upon closer examination. One will never find aluminum wiring with anything other than plastic insulation in residential construction.

**Knob-and-Tube (K&T or KT)**

Knob-and-tube wiring is so named because of the porcelain fittings used to support and insulate the conductors from the timber components in the home. The knob holds the wire away from rafters and joists, while the tubes are inserted into holes bored though joists and studs to protect the conductor and its rubber insulation.

This was the method used to wire all homes from the earliest days of electricity up to the introduction of armored cables, which started appearing in the 1930s.

Knob-and-tube is a two-wire system with a hot (ungrounded) and a neutral (grounded conductor) only. No separate ground is used, so all receptacles would have been two-prong only.

The home inspector should report any knob-and-tube wiring as in need of further evaluation by a licensed electrical contractor due to the following reasons:

1. The insulation is often very brittle and leaves conductors exposed when disturbed.
2. All circuits are ungrounded, which will not suit many modern electronics, such as computers, televisions and stereos.
3. The conductors are often buried in attic and wall insulation. This is a problem, as they were designed to work in free air.
4. The wire gauge is commonly 14-AWG only, which is not sufficient for most modern household needs.
5. It's very common for K&T wiring to have been added to over the years, and it may contain many splices outside of approved enclosures. (Originally, joints in K&T were all spliced, soldered and taped outside of enclosures.)

(See photos on next page.)
Examples of knob-and-tube wiring

Armored Cable (AC)

Conductors protected by a spiral-wound outer metal sheathing have been around since the early part of the century, and they gained wide acceptance in the 1930s, especially after the NEC's acceptance in the 1932 Code.

Several types of AC cable exist and they are not all the same. The earliest type was introduced by General Electric under their brand name "BX." Many people still wrongly call all type-AC cables by this name.

Type-AC cables fall into two categories: those with an internal bonding conductor and those without. In many cases, the sheathing itself, or its internal bond, has been used improperly as the grounding conductor, or, even worse, as the neutral conductor.

As of 1959, the NEC requires that all type-AC cable includes a bonding strip which connects all the individual convolutions. The older "BX" cable did not have this, and the exterior metal casing was not meant to be an effective fault current path. Since the 1960s, a newer type of AC-cable assembly came onto the market. The improved MC cable includes a proper grounding conductor.
Exterior Flexible Conduit

This is often seen by the home inspector as the supply conduit to outside installations, such as air-conditioning compressors.

This AC/BX-type conduit has a PVC outer sheathing to render it watertight, which should be marked "UF" for exterior use. (It is not approved for direct burial, however.)

*The picture at the left (courtesy of John Murray) is of LFMC or liquid-tight metal conduit supplying an air-conditioning compressor. There is evidence of damage to the outer sheathing, allowing moisture into the cable assembly. This requires replacement of the conduit.*

Rigid Conduit

Different types of rigid conduit are available for different applications, and some are more common in some regions than others. The three primary types used are:

- **EMT/thin-wall:** this is electrical metallic tubing, which can be bent to shape for installation.

- **RMC/thick-wall:** this is threaded rigid metallic conduit, where any changes of direction require angled fittings.

- **RNC/PVC conduit:** often referred to as Schedule 40 or 80 PVC, this gray-colored rigid non-metallic conduit is very common in newer construction, but should not be confused with white or ivory-colored PVC piping, which is not rated for electrical use.

*The image above-right (courtesy of Ben Kelly) is of EMT in an industrial location. Notice the curved bends.*
Non-Metallic Cable (NM)

Many people use the name Romex® when referring to type-NM cable. Romex® is a trademarked name that has come into common usage for referring to plastic-covered wires, but type-NM just means “non-metallic” and also applies to other cable styles.

The earliest NM cables were, in fact, rubber-insulated copper conductors bound together as an assembly, with a woven-cloth sheathing. Originally approved by the NEC in 1928 as replacement for knob-and-tube wiring, it became the most common residential wiring used from the late 1940s, up to the introduction of modern thermoplastic (Romex®) type wiring of the early 1960s.

The photo at the right shows some 1950s cloth-covered NM, with clear markings. The legend reads "Napax Type NM 14-2 600V." This is a non-metallic, 14-AWG two-conductor (no equipment grounding conductor), rated for a maximum of 600 volts.

Prior to 1985, standard NM was rated for 60-degree applications, which was increased to 90 degrees and is now marked NM-B.
ALUMINUM WIRING

Aluminum Conductor Facts and Myths

During the 1960s, the price of copper rose sharply due to acute shortages. The electrical industry elected to allow aluminum wiring for residential use.

Aluminum has very different properties compared to copper. It is a much softer metal, it oxidizes more readily, and it has a greater ability for expansion and contraction. It also has higher impedance to the flow of electrons along its length.

Aluminum conductors need to be sized larger than copper for any given amperage.

The Consumer Product Safety Commission (CPSC) has noted, from researching causes of electrical fires, that a home wired with aluminum conductors is 55 times more likely to suffer an electrical fault resulting in fire.

What are the issues?

Due to its softness, oxidization rate, and the ease with which it expands and contracts, aluminum wire tends to loosen up from its connection points.

This ONLY affects single-strand aluminum conductors that would be found on lower amperage branch circuits.

The signs of poor connections on aluminum wiring include flickering lights, intermittent power failures at receptacles, and overheating wires.

When was aluminum used for branch circuits?

Many homes built between 1965 and 1975 had single-strand aluminum wiring.

The aluminum alloy was changed in 1972 to a higher-quality grade, resulting in fewer problems. It is still recommended that all single-strand branch wiring be properly evaluated by a licensed electrical contractor specializing in aluminum wire repair.
Repair Methods

Since the early 1970s, several methods have been tried to improve the contact between aluminum wire and junctions and receptacles. The single biggest issue is that it is very difficult for a contractor to know where all of the hidden junction boxes are in an older home.

- **Re-wiring in copper:** This is obviously the best choice by far, as it completely replaces the aluminum branch circuit wiring. However, this is very costly and disruptive.

- **Pig-tailing copper:** A method many electricians tried was to pigtail a piece of copper wire, using a wire nut, onto the aluminum. There were even special purple wire nuts produced with antioxidant paste in them designed for this application.

As can be seen in the image at the right, the pig-tailing repair did not work as intended, as wire nuts are not able to overcome the expansion problems of aluminum. This is NOT considered an effective repair.

- **CO/ALR switches and receptacles:** These were designed to replace previous CO/AL receptacles, as they had a higher-quality conductor lug assembly. However, this addresses only the issues of switches and outlets, but not the connections in boxes. This is NOT considered an effective repair.

- **COPALUM connectors:** These are the recommended upgrade for aluminum wiring.

A special crimp connector and crimping tool are used to pigtail a piece of copper wire onto the aluminum conductor. This is then covered with a heat-shrunk insulation.

*The image at the right shows the crimped connection prior to the heat-shrink insulation being applied.*

This is the ONLY CPSC-approved repair, but some connections still may be inaccessible.
Evaluating In-Panel Wiring

The purpose of this section is to look, in more detail, at the connections themselves inside the panel. We have already discussed the panel conditions and the breaker/fuse issues, but there is still much to inspect.

Probably the most common electrical defect that an inspector will report is "double-tapping" of fuses and breakers, but there are many other connections that may also be incorrect.

Conductor Sizing

One of the first things the inspector should evaluate is the size of the conductors relative to the amperage rating of the fuse or breaker. As we have seen, if the breaker is rated for 30 amps but the conductor is a 14-AWG rated for 15 amps, we are likely to see the conductor overheating and potentially starting a fire. Bear in mind that there may be exceptions under special conditions. For example, the NEC allows 12-AWG on a 30-amp under 240.4 (E) or (G). A nameplate on an AC unit or a specific motor load may indicate such exceptions to the standard rules (see TABLE on next page).
The table below shows the most common conductor sizes used in residential branch circuits, along with their maximum permitted breaker or fuse sizes.

<table>
<thead>
<tr>
<th>Breaker or Fuse Size</th>
<th>Copper Conductor</th>
<th>Aluminum Conductor</th>
<th>Common Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-amp*</td>
<td>14 AWG</td>
<td>12 AWG</td>
<td>lighting circuits and typical general-use receptacles</td>
</tr>
<tr>
<td>20-amp*</td>
<td>12 AWG</td>
<td>10 AWG</td>
<td>receptacle circuits in kitchens, dining rooms, a various dedicated circuits</td>
</tr>
<tr>
<td>30-amp*</td>
<td>10 AWG</td>
<td>8 AWG</td>
<td>small AC units and clothes dryers</td>
</tr>
<tr>
<td>40-amp</td>
<td>8 AWG</td>
<td>6 AWG</td>
<td>stoves</td>
</tr>
<tr>
<td>60-amp</td>
<td>6 AWG</td>
<td>4 AWG</td>
<td>larger (or older) AC units</td>
</tr>
<tr>
<td>100-amp</td>
<td>3 AWG</td>
<td>1 AWG</td>
<td>remote distribution panel</td>
</tr>
<tr>
<td>100-amp**</td>
<td>4 AWG**</td>
<td>2 AWG**</td>
<td>SEC</td>
</tr>
<tr>
<td>150-amp**</td>
<td>1 AWG**</td>
<td>2/0 AWG**</td>
<td>SEC</td>
</tr>
<tr>
<td>200-amp**</td>
<td>2/0 AWG**</td>
<td>4/0 AWG**</td>
<td>SEC</td>
</tr>
</tbody>
</table>

* Aluminum single-strand wiring should always be deferred to a licensed electrical contractor for inspection.

** Based on NEC 310.15(B)(6)
Double-Tapping

Double-tapping is sometimes also called “double taps” or “double-lugging.” This is when there are two conductors terminating under a screw or lug which is rated for only one. The problem here is that each conductor will not have enough contact area against the screw or its lug, which may lead to arcing and overheating of the conductors.

These should always be fully evaluated, as there are a couple of exceptions:

- breakers rated for two conductors (made by Cutler-Hammer and Square D); and
- conductors spliced together and pigtailed into a breaker or fuse.

Neutrals-Sharing Lugs

As the neutral is also a current-carrying conductor, the neutrals should each be terminated separately on the neutral bus.

An inspector will often find signs of arcing and overheating where any multiple conductors share a common lug.

This condition is basically just another double-tapping situation.

Nicked Conductors

Any conductor that has been nicked as the insulation was removed is now of a smaller diameter than intended and has a higher resistance to the flow of electrons.

This higher impedance is just the same as having too small a conductor on the circuit, since the damaged area will be the weak link and may either act as the fuse or overheat.

*The conductor at the left has several issues, not the least of which is the way it was trimmed down to fit the breaker (photo courtesy of Todd Allen).*
Antioxidant Paste

This grayish paste is commonly found on older aluminum multi-strand conductors and is still required by some city electrical inspectors. This paste was designed to stop the aluminum from oxidizing, and thus be better able to maintain a clean contact footprint in its lug.

Interestingly, the NEC has never required its use; rather; they have "permitted" it. The alloys used in aluminum wire have greatly improved since the early 1980s, and while many manufacturers used to recommend its use on their conductors, few do so now.

*The image above-right (courtesy of Kevin Williams) has no antioxidant on the conductors. As this is a new panel, it is probably not a significant issue, or even required.*

Abandoned Wiring

All abandoned wiring should be removed from the electrical panel, or, at the very least, it should be properly isolated so that the conductors are not able to make contact with any live components.

*The panel at the left is an inspector's worst nightmare. Not only is it overloaded (too many conductors), but it also contains a lot of abandoned wiring (photo courtesy of Dave Bush).*

Arcing and Overheating

As we have seen, any of the conditions covered may cause overheating to the conductors.

The inspector should recommend further evaluation of any wiring that is in any way deficient, as failures can and do lead to fires, which can lead to loss of life.

*The picture at the right shows many overheating neutral conductors. Notice how they are all double-tapped.*
Splices in Panels

While electrical splices in panels are not in and of themselves improper, the home inspector should bear in mind that, like double taps, they are the line of least resistance and often done by unqualified persons.

Generally untidy panel wiring, double taps, lots of splices, and wire nuts are indicative of homeowner wiring, which probably requires further evaluation.

*The image at the left is of a typical homeowner wiring job. This is a potentially very dangerous situation.*

Lightning Damage

Occasionally, the inspector will open a panel and see most or all of the neutral conductors fried.

This may have been caused by the property having been struck by lightning. The neutrals will be most affected by this since they are, of course, connected to the grounding system.

*The image below-right shows a badly scorched SEC caused by a lightning strike on the home. Many times, such conditions go unnoticed. A panel that has been hit like this should be fully evaluated.*

Unrated Conductors

The inspector will often see homeowner wiring using things like doorbell or speaker wire, and cut-down extension cords supplying circuits derived from the panel.

This is always unacceptable and should be replaced by a licensed electrical contractor.
PROTECTION OF WIRING

Conductor Protection

All current-carrying wiring needs some form of protection from mechanical damage. Also, the occupants of the home need protection from potential shocks where wires are spliced together.

Exposed Wiring

Obviously, there should be no exposed wiring in the finished or livable areas of the home, but this means that some unfinished areas may have exposed, non-metallic Romex®-type cables. In this section, we’ll look at those areas and discuss what is and is not acceptable.

The guidelines in this section are based on current adopted NEC codes, and may not be applicable in your area, or may not apply to an older property. Remember: Code is based on previous failures that have produced unsafe conditions.

The image above-right shows exposed wiring in an attic space. All of these wires were live and potentially lethal to both the unsuspecting home inspector and the homeowner.
Exterior Wiring

The home inspector should report any exposed wiring at the exterior, especially interior-type wiring, such as Romex® types, which are not rated for exposure to ultraviolet light (sunlight). Also, any exterior conductors should be protected against mechanical damage to a height of 8 feet.

Crawlspace and Basement Wiring

In most jurisdictions, exposed wiring is allowed in basements and crawlspaces. In the northern U.S., we commonly see non-metallic cables unprotected as they leave the panel, and the circuits generally run unprotected on the ceiling joists.

Crawlspaces are the same unless a prohibitive condition exists, such as a very damp area; then, exposed cable assemblies are the norm.

According to the 2008 NEC, crawlspaces and unfinished basements that have NM cable installed shall be drilled through the joists unless installed on a running board. Cables with three 8-AWG or two 6-AWG and larger shall be allowed on the surface of the joists.

The photo above-right shows a basement panel installation. Although exposed Romex® is allowed in many jurisdictions in uninhabited areas, this installation would not be proper anywhere.

Attic Wiring

Although exposed conductors are allowed to run in attics, there are some safety concerns that the home inspector needs to be aware of, especially as the homeowner is going to enter the attic space to store seasonal goods.

All conductors should be protected within 6 feet of the scuttle opening. This means that no cables should be run on top of joists in this area. This dimension also includes the underside of roof framing rafters.

If they run perpendicular to the joist, they should either be drilled through the timbers and have a running board over the top, or be stapled to the side of a running board.

The picture above-left shows not only loose attic wiring, but also signs of rodents in the attic. The damage, in this case, was caused by squirrels (photo courtesy of Ben Kelly).
Wiring in Cabinetry

The home inspector will often see unprotected wiring in under-sink locations, especially supplying waste disposals. If any hard-wired appliances have exposed conductors, they should be protected with metal spiral armoring.

The image at the right (by John Murray) shows a typical under-sink area with both exposed and unprotected conductors.

In this case, it is likely that a disposal unit has been removed, but the wiring has not been properly removed.

Protection of Wiring Through Studs

In frame construction, all of the home's conductors must be run through the wall stud work to supply the outlets. These hidden conductors need to be protected from accidental damage.

Most frame homes are built with either timber or steel studs, and each have separate protection requirements:

- **Timber studs**: Any cable assemblies closer than 1¼ inches from the front and back faces of the stud need to be protected from damage from drywall screws, and the homeowner hanging pictures, etc. This is achieved by installing a nailing plate on the stud. Note that the 1¼ inches applies to both sides of the stud if the required distance is not maintained.

- **Steel studs**: Where NM cable or electrical non-metallic tubing is run through openings in steel studs, protection against penetration is required. A steel sleeve, steel plate or steel clip not less than 1/16-inch thick shall be used to protect the cable or tubing. An opening in the stud requires a plastic bushing to protect the cable or tubing from chafing against the steel's raw edge. This protection must encircle the entire opening, and not just the bottom half, as shown in the photo above.
Support of Cables and Conduits

All cables, cable assemblies and conduits need regular support from the structure. The home inspector will often see great lengths of Romex® and other conductor types strung unsupported through crawlspaces and attics. This, again, is indicative of homeowner work and needs correcting.

The basic specifications for supports are outlined below:

- **NM/Romex® cables**: stapled within 12 inches of metal enclosures (and 8 inches from plastic gang boxes), and every 4 feet and 6 inches of run length.

- **AC cables**: stapled within 12 inches of metal enclosures, and every 4 feet and 6 inches of run length. MC cable has a run-length that is extended to 6 feet between the required supports.

- **Metal conduit/EMT**: clamped within 36 inches of enclosures, and every 10 feet of run length.

Protection of Personnel

Exposed wiring, and especially exposed splices and connections, are obviously a danger to the home's inhabitants.

All connections in conductors need to be made in approved enclosures, typically panelboards, junction or J-boxes, and gang boxes (a gang box is what is behind switches and receptacles).

The home inspector should report any splices or other connections that can be seen either outside of enclosures, or in enclosures where the cover plate is missing.

All enclosures and J-boxes should also have proper cable connectors where the conductors enter the box. (Plastic gang boxes do not require these, since strain relief is built in.)

The image above shows an old fuse panel that is being used as a junction box. Not only is the cover missing, but at least one conductor is not bushed, and the box appears to be over-filled.
120-VOLT TERMINATIONS

Receptacles - Maximum Distance

6 feet is the maximum distance to receptacles along a floor

120-Volt Receptacles

The term "outlets" actually covers all types of applications, whether they are light fixtures or wall outlets. Every habitable space in the home is required to meet minimum standards of power and lighting availability. Never switch a receptacle fully (where both top and bottom of the duplex is controlled by a switch) inside of a room. A switched receptacle may be acceptable to meet the 210.70(A)(1) Exception 1 for using a receptacle to meet the lighting outlet requirement in rooms other than bathrooms and kitchens. It will not meet the 210.52(A)(1) wall spacing requirements.

In this section, we will look at the current standards for outlets around the home, and the methods for testing them.

Many older homes, however, will not have what would now be the required number of outlets. This would not necessarily be a defect, but the home inspector would be well-advised to point out to the homeowner (or home buyer) that there may not be enough outlets to suit a modern family's needs.

Homes with many appliances connected through extension cords are typical of properties built with insufficient outlets.
Habitable Spaces

All habitable spaces are required to have electrical power and, in new construction, one would expect to see an outlet at every 12 feet of wall space. Even hallways longer than 10 feet are required to have power.

Floor-Mounted Receptacles

Standard wall-type receptacles pose a danger when mounted horizontally in a floor structure.

Dirt, dust and any spilled water will affect the outlet, plus children or pets will always play with anything on the floor.

Recommend upgrading floor receptacles to the approved type, with special covers.

The image at the right shows an approved floor box with its mounting hardware. Also notice the bonding jumper required on a metal cover plate.

Service Locations

Any unfinished space that houses serviceable equipment, such as furnaces and air handlers, is required to have not only a light but also a power outlet. This includes attics and crawlspaces.

Kitchen Circuits

All kitchens are now required to be supplied by at least two 20-amp circuits over and above any requirements for dedicated outlets for stoves, etc. These circuits shall not serve any lighting needs.

One of these branch circuits should be used for small appliance receptacles no more than 20 inches above the countertop. These outlets must also be GFCI-protected. The minimum two 20-amp circuits shall both supply receptacles serving the countertop space.

As of adoption in 2002 by the NEC, all kitchen receptacles installed in new construction are required to be GFCI-protected.

All counter spaces wider than 12 inches should have an outlet, and the maximum distance between outlets should be no more than 4 feet. There should also be a receptacle within 2 feet of each end of the counter ends, and from any break in the countertop (such as for a range, refrigerator and sinks).

Islands and peninsulas are also required to have at least one receptacle to serve the countertop space. If the space is not available on the countertop area, the NEC allows the receptacle to be installed below the countertop’s surface, which must not be more than 12 inches below the countertop, and not installed under any overhang 6 inches or more from the base of the island or peninsula to the edge of the overhang. No countertop outlets are allowed to be installed face-up in the horizontal surface.
When dealing with the space behind a corner-mounted sink or counter-mounted cooking unit, the 2008 NEC requires that if such space is less than 18 inches, it is not considered a wall space. If that space is 18 inches or more, it must meet the same spacing requirements previously discussed. A countertop with an extended face sink or a counter-mounted cooking unit, such as when that counter sticks out and creates a space behind the sink or cooking unit, is not considered counter space if that space is less than 12 inches. If that space is 12 inches or more, then that space must meet the same spacing requirements previously discussed.

When dealing with islands and peninsula, the 2008 NEC requires that where a range, counter-mounted cooking unit, or sink is installed in an island or peninsular countertop and the width of the countertop behind the range, counter-mounted cooking unit, or sink is less than 12 inches, the range, counter-mounted cooking unit, or sink is considered to divide the countertop space into two separate countertop spaces. This would mean both sides would need a receptacle to meet current codes.

Most jurisdictions require dishwashers and waste disposals to be on dedicated circuits. Often, refrigerators are plugged into dedicated outlets, which is allowed by the NEC.

**Bathroom Circuits**

![Image of a bathroom](image)

In newer homes' bathrooms, outlets are required to be on dedicated 20-amp, GFCI-protected circuits, and at least one receptacle is required to be installed within 3 feet of any vanity basin.

The home inspector is justified in suggesting that non-GFCI receptacles in older bathrooms should be upgraded for safety reasons.

There is also a common misconception that no switches or receptacles may be installed within 3 feet of a bath or shower enclosure. This is correct for Canada, but not a requirement in the United States.

The switch plate in this picture is arguably within the footprint of the tub or shower enclosure. For safety reasons, the recommendation should be to have it relocated.

**Laundry Rooms**

There must be a minimum of one 20-amp circuit within 6 feet of the appliance location. Dryer outlets will be covered in the 240-volt section, but they should have a 4-wire, 30-amp minimum supply.

**Garage Receptacles**

Garages were required to have a minimum of one GFCI outlet, and inspectors may find that they also have non-GFCI receptacles dedicated to appliances, such as door openers and extra refrigerators and freezers. Lighting is also required. However, be aware that under the 2008 NEC, the exceptions that allow dedicated receptacles for specific appliances were removed. Now, all receptacles in garages and unfinished basements must be GFCI-protected, including sump pumps. The only exceptions are for fire alarm and burglar alarm systems, and receptacles outside installed for roof snow-melting equipment.
**Exterior Receptacles**

Newer homes are required to have a minimum of one outlet at the front and another at the rear. These receptacles are required to be weathertight while in use, and GFCI-protected.

Recommend upgrading of the older receptacles, as this is a safety enhancement that should be considered.

The photo at the right shows a receptacle with many reportable safety issues:

- exposed live conductors;
- no GFCI;
- no in-use cover;
- no protection for conductors; and
- no equipment-grounding conductor.

**Visual Inspection**

The inspector should visually inspect all receptacle outlets and report the following:

- 2-wire-only circuits;
- damaged or missing cover plates;
- missing screws;
- damaged receptacles;
- signs of overheating on receptacles or surrounding walls; and/or
- lack of GFCIs where specified in 210.8 of the 2008 NEC.

(Above: a melted outlet  Above: a burned outlet  Above: an outlet displaying signs of arcing)

*(Photos courtesy of Jeff Pope.)*
TESTING OUTLETS

Branch Circuit Outlet Testing

Industry standards of practice dictate that the home inspector tests a "representative" number of outlets, and all GFCI-protected outlets.

It's a good idea to check every outlet that can be physically accessed that does not have something plugged into it, as well as every GFCI device or breaker and AFCI-protected circuit.

Before exploring testing protocols, we must understand how receptacle outlets should be correctly wired. A receptacle outlet has the following characteristics:

- **small slot**: is the hot or ungrounded supply;
- **large slot**: is the neutral or grounded return; and
- **round pinhole**: is the equipment-grounding conductor.

This is very important if the outlet has reversed polarity (hot and neutral switched), because then things like lamp holder collars may become live and pose a great electrocution hazard.

The home inspector needs to verify that the inspected receptacles are wired correctly and are what they appear to be.
It is very common to find 3-prong receptacles with no ground, or, worse, receptacles with a false or bootleg ground where the grounding terminal has been illegally connected to the neutral.

**Circuit Testers**

There are many different types of circuit testers available, starting with very basic continuity testers, which cost a few dollars, up to full-function testers, which cost several hundred dollars.

The image at the right shows a collection of the more commonly used testers:

1. left: an older-style SureTest® ST1;
2. center, top: a GFCI tester;
3. center, middle: a Sperry “traffic-light” tester;
4. center, bottom: a GB Sure Wire™ tester; and
5. right: an Ideal SureTest® 61-165 multi-tester.

The differences between the various models are what they are able to test for and how they display the results.

At minimum, all inspectors should have a traffic-light tester with a GFCI trip feature.

**Standard “traffic light” tests for:**

- open ground;
- open neutral;
- open hot;
- hot/ground reversed;
- hot/neutral reversed;
- normal; and
- GFCI trip.

**GB Sure Wire™ tests for:**

- bad (high impedance) ground;
- open neutral;
- hot/neutral reversed;
- hot/ground reversed;
- open hot;
- normal; and
- GFCI trip.
Ideal SureTest® 61-058 tests for:

- AFCIs for proper operation;
- GFCIs for proper operation;
- shared neutrals;
- open neutral;
- hot/neutral reversed;
- hot/ground reversed;
- open hot; and
- normal.

The Ideal SureTest® 61-058 (pictured at right) is the best value, as it is the least expensive tester that includes AFCI circuitry.

Ideal SureTest® 61-165 tests for:

- correct wiring;
- open ground;
- reverse polarity;
- open hot;
- open neutral;
- false ground (bootlegs);
- true RMS (voltage);
- hertz;
- voltage drop;
- AFCI function;
- GFCI function; and
- ASCC (available short circuit).
False Grounds

Sometimes referred to as "bootleg" grounds, false grounds occur when the grounding terminal on the receptacle has been improperly connected to the neutral.

Most testers will not be able to read this condition, as the grounds and neutrals are correctly terminated together at the panel anyway.

The inspector should be suspicious of older-style wiring in the panel that tests like a grounded circuit at the receptacles. It is very common to find a home with 2-wire conductors upgraded to 3-prong outlets where the ground has been faked.

This can lead to very dangerous conditions downstream of the receptacle with the illegal connection, especially should there be any wiring or appliance failure.

The image at the right shows a grounding wire clearly connected to the silver neutral screws on the receptacle.

Voltage Drop

Some inspectors are now starting to check voltage drop along conductors. This falls well outside of industry standards of practice, but with electrical components becoming ever more sensitive to voltage fluctuations, many more inspectors will start to check for this.

Also, voltage drop can be indicative of too many outlets on a circuit, poor connections, or undersized conductors on long wiring runs, all of which could lead to overheating and failures.

The National Electrical Code recommends that voltage should not drop more than 3% on branch circuits, and a 5% overall drop, including the service itself. This equates to distances for copper, as shown below.

<table>
<thead>
<tr>
<th>Wire Size</th>
<th>Copper Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 AWG</td>
<td>50 feet*</td>
</tr>
<tr>
<td>12 AWG</td>
<td>60 feet</td>
</tr>
<tr>
<td>10 AWG</td>
<td>64 feet</td>
</tr>
<tr>
<td>8 AWG</td>
<td>76 feet</td>
</tr>
</tbody>
</table>

* 50 feet is not very far for a residential wiring run, especially given the loads that we impose on branch circuitry.
The Inspection Minimum

The home inspector, as a minimum, should be reporting on the following conditions on a representative sample of available receptacle outlets:

- no power present;
- no ground;
- open neutral;
- reversed polarity (hot and neutral); and
- reversed ground and hot.

The inspector may also choose to invest in equipment to enable him to report on:

- low resistance grounds;
- bootleg grounds;
- true voltage; and
- voltage drop.

*The image above-right shows a Sperry tester in a receptacle. On this model, the single lit bulb signifies that the circuit has an open ground (or no ground).*

*Pictured above is 360 Electrical's Plug-and-Turn, a two-plug wall outlet that can rotate in any direction and maintain power even while being rotated.*
QUIZ on ELECTRICAL DISTRIBUTION

1. Which of the following would the inspector defer for a specialist’s evaluation?
   - aluminum wiring
   - single-strand aluminum wiring
   - copper-clad aluminum wiring

2. The earliest residential wiring is called _______.
   - button-and-tube
   - knob-and-sleeve
   - knob-and-tube
   - button-and-sleeve

3. The minimum copper wiring size carrying 120 volts should be ______.
   - 10 AWG
   - 14 AWG
   - 12 AWG
   - 16 AWG
   - 18 AWG

4. A 14-AWG conductor should be connected to a _______ fuse or breaker.
   - 20-amp
   - 25-amp
   - 10-amp
   - 15-amp

5. “Romex” cable that is not actually of the brand Romex® is more properly called _______.
   - type BX cable
   - type NM cable
   - type AC cable
   - type UL cable

6. Plastic conduit rated for electrical use is ______ in color?
   - ivory
   - gray
   - white

(continued)
7. Electric water heaters should be fed with _____ minimum copper conductors.
   - 6-AWG
   - 10-AWG
   - 8-AWG

8. T/F: Several grounded conductors can terminate on the same lug.
   - True
   - False
   - Depends on circuit amperage

9. T/F: Antioxidant paste should be seen on all aluminum conductors.
   - True
   - False

10. T/F: The inspector should report all in-panel electrical splices as improper.
    - True
    - False

11. Wiring closer than ____ to the front of a stud requires protection.
    - 1 inch
    - 1-1/8 inches
    - 1-3/16 inches
    - 1¼ inches

12. Unprotected attic electrical wiring should not be within _______ of the entrance opening.
    - 5 feet
    - 3 feet
    - 4 feet
    - 6 feet
    - 8 feet

13. T/F: Unsupported cable assemblies are acceptable in crawlspace only.
    - True
    - False

(continued)
14. Are horizontally mounted face-up countertop receptacles allowed?
   ■ Not if within 3 feet of the sink
   ■ Yes
   ■ No

15. Bathroom receptacles should be on ______ circuits.
   ■ 20-amp, AFCI-protected
   ■ 20-amp, GFCI-protected
   ■ 15-amp, GFCI-protected
   ■ 15-amp, AFCI-protected

16. Which of the following is the inspector NOT required to test for on electrical receptacles?
   ■ open hot
   ■ open ground
   ■ voltage drop
   ■ reversed polarity

17. In a false or bootleg grounded receptacle, the ground wire is connected to __________.
   ■ the grounding wire
   ■ the ungrounded wire
   ■ the receptacle box
   ■ the grounded conductor

18. On a standard 120-volt outlet, the smaller rectangular slot is the ________.
   ■ ungrounded conductor
   ■ grounding conductor
   ■ bonding conductor
   ■ grounded conductor

19. The home inspector is required to test __________.
   ■ all available receptacles
   ■ all receptacles
   ■ a representative number of receptacles

(continued)
20. Which is the only approved repair to aluminum wire terminations?
- CO/ALR
- COPALUM
- CU/ALR
- CU/AL

Answer Key is on the next page.
Answer Key to Quiz on Electrical Distribution

1. Which of the following would the inspector defer for a specialist's evaluation?
   Answer: single-strand aluminum wiring

2. The earliest residential wiring is called knob-and-tube.

3. The minimum copper wiring size carrying 120 volts should be 14 AWG.

4. A 14-AWG conductor should be connected to a 15-amp fuse or breaker.

5. “Romex” cable that is not actually of the brand Romex® is more properly called type-NM cable.

6. Plastic conduit rated for electrical use is gray in color.

7. Electric water heaters should be fed with 10-AWG minimum copper conductors.

8. T/F: Several grounded conductors can terminate on the same lug.
   Answer: False

9. T/F: Antioxidant paste should be seen on all aluminum conductors.
   Answer: False

10. T/F: The inspector should report all in-panel electrical splices as improper.
    Answer: False

11. Wiring closer than 1¼ inches to the front of a stud requires protection.

12. Unprotected attic electrical wiring should not be within 6 feet of the entrance opening.

13. T/F: Unsupported cable assemblies are acceptable in crawlspace only.
    Answer: False

14. Are horizontally mounted face-up countertop receptacles allowed?
    Answer: No.

15. Bathroom receptacles should be on 20-amp, GFCI-protected circuits.

16. Which of the following is the inspector NOT required to test for on electrical receptacles?
    Answer: voltage drop

17. In a false or bootleg grounded receptacle, the ground wire is connected to the grounded conductor.

18. On a standard 120-volt outlet, the smaller rectangular slot is the ungrounded conductor.

19. The home inspector is required to test a representative number of receptacles.

20. Which is the only approved repair to aluminum wire terminations?
    Answer: COPALUM
240-VOLT TERMINATIONS

240-Volt Systems

In today's homes, we typically see appliances, such as clothes dryers, stoves, heating units and air-conditioning equipment that use two to three times more power than was required in homes built decades ago.

As many of these appliances are required to be hard-wired, the home inspector does not do the same evaluation of 240-volt outlets that s/he would for 120-volt receptacles. However, all attachment plugs inserted into receptacles should be removed so that both components can be checked for signs of overheating and damage. One method is to check the 240-volt systems with a voltage ticker. Placing the end in each slot, one at a time, will at least determine there are 120 volts on each leg and none on the grounded or grounding legs.

3-Wire Appliances

Prior to the adoption of the 1996 NEC code revisions, 3-wire, 240V supplies were common. The cable assembly carries:

- two 120-volt ungrounded (hot) conductors; and
- one grounded (neutral) conductor.

As there is no separate grounding means in this installation, the metal frame of the appliance was allowed to be bonded to the neutral. This is no longer allowed in new construction.

4-Wire Appliances

Since adoption of the 1996 NEC, all 240V circuits are required to be 4-conductor assemblies carrying:

- two 120V ungrounded (hot) conductors;
- one grounded (neutral) conductor; and
- one equipment grounding conductor.

Some appliances still have the bond between the cabinet and the neutral, and this needs to be removed when used on a 4-wire circuit.

If a 3-wire configuration exists and one wishes to extend the circuit (for example, in a renovation), it would be considered a new installation and must be re-wired in a cable with four conductors.
Receptacle Blade Patterns

There are many odd receptacle styles out there, but the two that are most common around the home are:

- **dryer receptacles**: A 240V clothes dryer receptacle has four prongs. The top prong is round and is for the ground connection. The bottom prong is shaped like an "L" and is for the neutral wire. The two vertical slots on the sides are for the two hot wires.

- **stove receptacle**: A 240V oven receptacle also has four prongs, but the neutral prong is straight and not L-shaped. It is, however, narrower and thicker than the hot-wire prongs. These two plugs have four prongs because they use two hot wires to provide the 240-volt power.

These receptacles have different designs so that a 30-amp dryer cannot be accidentally connected to a 50-amp stove circuit, for example.

*The image at the left is a 240V, 50-amp stove receptacle.*

*The image at the right is a 240V, 30-amp dryer receptacle.*

Some things we never want to see:
GFCI CIRCUITS

Ground-Fault Circuit Interrupters

Since the early 1970s, GCFIs have been required in an increasing number of damp and wet locations and, more recently, this requirement has extended to all receptacles in garages. Because they are safety devices, the home inspector should check every installed GFCI circuit and may advise the client of areas where they should also be fitted.

History of GFCIs

Charles Dalziel (1904-1986), a professor of electrical engineering at the University of California, invented the ground-fault circuit interrupter (GFCI) in 1961.

He came to realize that a common cause of deaths was the result of ordinary household circuits malfunctioning in the ground fault.

His research objective then became to create a device which would interrupt a ground-fault current before it became large enough to cause human physiological damage. The sensitivity, speed of action, reliability, small size, and cost required made the device almost impossible to design.
However, in 1965, Dalziel received a patent for a “ground-fault current interrupter” that would interrupt current before it grew to 0.005 of an ampere, and which was small, reliable and inexpensive. The device was based on a magnetic circuit, plus a then-newly developed semiconductor device.

Most of the time, his invention does nothing; it just monitors the difference in the current flowing into and out of a tool or appliance. But when that difference exceeds 5 milliamps (nominal), an indication that a ground fault may be occurring, the GFCI shuts off the flow in an instant — in as little as 0.025 of a second.

**How does a GFCI work?**

GFCIs are designed to sense any difference in voltage between the supply on the ungrounded (hot) conductor in a circuit, and the grounded (neutral) conductor.

If the circuitry recognizes a differential of more than 5 milliamps (nominal) between supply and return, a solenoid trips open the circuit, causing all power to be disconnected.

For this reason, a GFCI breaker, or a correctly wired GFCI receptacle, can protect all receptacles farther downstream.

*The image above shows correct wiring to protect downstream outlets.*
Types of GFCI Devices

There are four basic types of GFCI in common usage, and two or three of them are common in residential construction. They are:

1. GFCI breakers in the distribution panel;
2. GFCI receptacles at in-home locations;
3. stand-alone GFCIs, as sometimes used with pools; and
4. extension cords with built-in protection, primarily found on construction sites.

*The image above-right shows the two most common types used in residential construction. Note the test features on all GFCI devices. These should be tested once a month, according to most manufacturers.*

GFCI on 2-Wire Circuits

There is a common misconception that GFCIs work only on grounded circuits. This is not entirely the case. The inspector should still recommend that any circuits in potentially wet or damp locations be fitted with them as a safety precaution.

Testing GFCI Circuits

Many common circuit testers will not be able to trip a GFCI installed on a 2-wire circuit, as most testers actually trip a GFCI by creating a partial fault to ground. Obviously, if there is no ground to energize, then the neutral will not be able to sense any voltage drop.

The manufacturers state that their equipment be tested by using the test and reset buttons on the breaker or receptacle. However, many inspectors usually check them with their receptacle tester functions. The most sophisticated testers check not only that they trip, but also measure at what voltage they trip. However, the only proper way to test a GFCI is using the button on the breaker or receptacle itself.

Any breaker or receptacle that fails to trip and reset properly should be written up as in need of urgent replacement.

*Remember: Industry standards dictate that ALL accessible GFCI receptacles be tested.*
Lighting Requirements

All habitable spaces are required to have a source of light. What is less commonly understood is that any area used for storage must also be lit, and any area that houses mechanical equipment must have illumination, too.

General Requirements

All habitable, storage and mechanical locations require light. However, some require a fixed-wall or ceiling light, while others may have just a switched-lighting circuit to control table lamps, etc.

The inspector should also be aware of the concept of the "lit path." One should be able to walk into any home in the dark and be able to go from one room to the next in a lighted path, switching each light off behind as s/he leaves a hall or room.

This is for obvious safety reasons, and, as home inspectors are normally inspecting homes in the daylight, checking for safe light is often forgotten.
Fixed Lighting

Many locations are required to have fixed luminaires (lights). These include:

- kitchens;
- bathrooms;
- hallways;
- staircases;
- attics;
- storage spaces; and
- at exterior doors.

Images above (left to right) show: a can light (courtesy of Jim Gallant); a bulb-holder spliced into Romex®; and vanity bulbs too close (or too high a wattage) against ceiling tiles.

Staircases

These should be a special consideration for the home inspector, as any staircase with six or more risers should have 3-way switches at both the top and bottom of the run.

Many people do a lot of head-scratching when trying to figure out how 3-way circuits work.

The diagram at the right shows the correct wiring schematic.

In any 3-way circuit, there are two potential supplies (travelers) to the light, with each of them switched.

When both switches are in contact with one of the travelers, the light is on, but when each switch is in contact with only one traveler, then the light is off.
Switched Receptacles

Switched receptacle circuits are allowed for all other locations:

- living rooms;
- dining rooms;
- studies;
- family rooms;
- bedrooms; and
- crawlspaces with mechanical equipment.

Switch Evaluation

All switches should be evaluated for:

- missing cover plates;
- damaged cover plates;
- missing screws;
- loose installation;
- loose or worn-out contacts; and
- any signs of arcing.

Problem Lighting

There are several potential problems with lighting to check for:

- **Bathroom, bathtub and shower areas:** No parts of cord-connected luminaires, chain-, cable- or cord-suspended luminaires, lighting track, pendants, or ceiling-suspended (paddle) fans shall be located within a zone measured 3 feet horizontally and 8 feet vertically from the top of the bathtub rim or shower stall threshold.

- **Bathroom luminaires:** Unless recessed and listed for a damp and/or wet location, no luminaire is allowed to be within 3 feet of the sides, or within 8 feet above any tub or shower enclosure.

- **Ceiling fans:** Many times we will see a ceiling fan wobbling around on its mount, or doing a helicopter impression as it flies around its axis, because it’s been installed on a standard ceiling box. Remember that fixtures under 35 pounds must be mounted to a box rated for fan-support, and fixtures over 35 pounds cannot be supported by the electrical box at all.
Recessed Lights:

Lights in contact with insulation should be IC-rated. If not, they should have 3 inches of clearance away from insulation or any other combustible surface or material.

*The image at right (courtesy of B. Kelly) shows a "pot" light in direct contact with vermiculite insulation. This light is not rated for this application.*

Closet Lights:

Open incandescent lamps or bulbs are a bad idea near storage shelving, as the heat generated can easily start a fire.

- Protected incandescent bulbs should be no closer than 12 inches to the shelf space.
- Fluorescent or recessed lights should be no closer than 6 inches to the shelves.

*The image at the right (by Jeff Pope) shows an incandescent bulb illuminating a closet space which is installed too near insulation. These bulbs put out enough heat to set fire to cotton and other materials. This is a hazardous situation.*
AFCI REQUIREMENTS

AFCI: Arc-Fault Circuit Interrupters

Arc-fault circuit interrupters are the most recent addition in the specialized electrical safety arsenal. These are only currently available as circuit breakers, but not receptacles.

History

AFCIs were developed in response to a need for equipment to sense when an arc fault was occurring. Studies of building fires had attributed many electrical faults to an arcing type, which were igniting flammable materials within the building structure.

The Consumer Product Safety Commission (CPSC) asked the electrical industry to look at a technical solution to the issue of preventing fires by tripping circuits that were exhibiting power fluctuations due to arc faults.

AFCIs are able to detect faults as low as 5 amps (peak) for series arcs, and for 75 amps (peak) for parallel arcs. They can also detect arcing caused by faults, such as dead-shorts due to nails and screws through conductors, and arcing due to loose connections anywhere in the circuit.

The image above-right shows an arc fault occurring due to a drywall screw having penetrated the insulation of an in-wall cable assembly.

AFCI Requirements

AFCIs were first mentioned in the 1999 revision of the NEC. It required that by 2002, bedroom receptacles were to be protected by AFCI breakers.

The 2002 code edition further requires that all receptacles within a bedroom space also be protected, including all lighting outlets and smoke-detector circuits.

This also encompasses receptacles in closets and dressing rooms with sole access through the bedroom space. This does not, however, apply to bathroom suites so attached.

We can expect to see further applications of arc-fault technologies introduced in future code revisions. Many experts believe that, ultimately, all residential circuits will be protected by “whole-house” AFCI main disconnects.

The 2008 NEC expanded this yet again. In dwelling units, all 120-volt, single-phase, 15- and 20-ampere branch circuits supplying outlets installed in dwelling-unit family rooms, dining rooms, living rooms, parlors, libraries, dens, bedrooms, sun rooms, recreation rooms, closets, hallways, or similar rooms or areas shall be protected by a listed arc-fault circuit interrupter, combination-type, installed to provide protection of the branch circuit.
AFCI Recalls

Like many new technologies, the introduction of AFCIs was not trouble-free. In particular, Square D was forced to recall 700,000 breakers due to faults.

These breakers were manufactured with a blue test button.

As there are still many of these out there that have not been replaced, the home inspector should pay special attention to blue-button Square D breakers, and advise the client that they may be subject to recall.

The image at the right shows two of the breakers subject to recall.

Testing AFCIs

When testing AFCIs, as when testing GFCIs, it is recommended by the manufacturers to use the test function on the breaker. However, this only tests the internal circuit board rather than emulates any fault.

Many inspectors are now purchasing specialist testers (from Fox and Ideal) that actually emulate an arc fault within the tester.

All home inspectors may need to purchase AFCI branch-circuit testers.

The image at the left shows the cost-effective Ideal SureTest® with an AFCI test function.
QUIZ on ELECTRICAL DISTRIBUTION, Part II

1. The 4-wire, 240V circuit was required as of _____.
   - 1976
   - 1996
   - 1966
   - 1986

2. A 4-wire, 240V cable assembly has _______ conductors.
   - one hot, two neutral, one ground
   - two hot, one neutral, one ground
   - one hot, one neutral, one ground, one earth
   - two hot, two neutral

3. Kitchen stove circuits are required to be a minimum of ______.
   - 25 amps
   - 30 amps
   - 50 amps
   - 40 amps

4. Electric clothes dryer circuits are _____.
   - 60-amp
   - 50-amp
   - 40-amp
   - 30-amp

5. GFCIs were first required in the _______ NEC revision.
   - 1971
   - 1975
   - 1967
   - 1973
   - 1963

(continued)
6. Kitchen counter GFCIs became a requirement with the adoption of the ________ NEC edition.
   - [ ] 1977
   - [ ] 1987
   - [ ] 1967
   - [ ] 1981

7. Which of the following locations require GFCI protection?
   - [ ] boat houses
   - [ ] all of these
   - [ ] garages
   - [ ] crawlspace
   - [ ] none of these
   - [ ] exterior receptacles

8. T/F: GFCI receptacles work on only 3-wire circuits.
   - [ ] True
   - [ ] False

9. GFCI receptacles can protect ____________ receptacles, if properly wired.
   - [ ] all receptacles on the circuit
   - [ ] upstream
   - [ ] downstream

10. AFCIs are required to protect ________________ circuits.
    - [ ] bedroom
    - [ ] kitchen
    - [ ] bathroom

11. Which of the following locations require fixed lighting?
    - [ ] living rooms
    - [ ] bedrooms
    - [ ] all crawlspace
    - [ ] kitchens

(continued)
12. Staircases with ___ or more risers require a light switch at the top and bottom of the run.
   - eight
   - four
   - five
   - seven
   - three
   - six

13. Recessed ceiling lights should be rated ____ if installed against insulation.
   - EC
   - IC
   - GC
   - CC

Answer Key is on the next page.
Answer Key to Quiz on Electrical Distribution, Part II

1. The 4-wire, 240V circuit was required as of 1996.

2. A 4-wire, 240V cable assembly has two hot, one neutral, one ground conductors.

3. Kitchen stove circuits are required to be a minimum of 40 amps.

4. Electric clothes dryer circuits are 30-amp.

5. GFCIs were first required in the 1971 NEC revision.


7. Which of the following locations require GFCI protection?
   Answer: all of these

8. T/F: GFCI receptacles work on only 3-wire circuits.
   Answer: False

9. GFCI receptacles can protect downstream receptacles, if properly wired.

10. AFCIs are required to protect bedroom circuits.

11. Which of the following locations require fixed lighting?
    Answer: kitchens

12. Staircases with six or more risers require a light switch at the top and bottom of the run.

13. Recessed ceiling lights should be rated IC if installed against insulation.
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