

THE  
STANDARD OF CARE  
FOR THE  
HOME INSPECTION PROFESSION

**Standard of Care  
for the  
Home Inspection Profession**

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# **Standard of Care for the Home Inspection Profession**

## **INTRODUCTION**

This Standard of Care for the Home Inspection Profession is provided to establish a standard by which Home Inspectors should operate their business and by which they may be measured. Following the various sections of the Standard of Care, the home inspector should be able to perform a professional inspection and produce a quality report.

The purpose of a home inspection is to educate the customer about the condition of a home. More specifically it is to inform the customer about major deficiencies in the condition of the home. A home inspection provides a generalist's view of the home. To do this, the home inspector performs a visual inspection of the readily accessible portions of the home. The inspector uses the normal operating devices designed for use by the homeowner on a day to day basis. The home inspection does not include invasive procedures and is not technically exhaustive. Then the inspector prepares a written report of the findings for the customer.

Home Inspectors are encouraged to perform home inspections, provide written reports to customers, and operate their businesses in compliance with this Standard of Care.

States considering legislation effecting Home Inspection are encouraged to adopt these Standards of Care.

## **ACKNOWLEDGEMENT**

Acknowledgement is given to the American Society of Home Inspectors, Inc., the National Association of Home Inspectors, Inc., the North Carolina Home Inspector Licensure Board, the Oregon Construction Contractors Board, the Society of Professional Real Estate Inspectors, the South Carolina Residential Builders Commission and other home inspector groups and organizations for their precursors to this Standard of Care. Without their earlier efforts this comprehensive Standard of Care would not have evolved.

South Dakota requires that "in conducting a home inspection, a home inspector must correctly employ the recognized methods and techniques in 'Standard of Care for the Home Inspection Profession,' adopted by the Home Inspection Institute of America, Inc.," effective January 1, 2001, according to the administrative rules Chapter 20:74:06:01 of the South Dakota Real Estate Commission in effect under Chapter 36-21C of the laws of the state.

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# Standard of Care for the Home Inspection Profession

## ETHICS

Home Inspectors should use good business judgment and ethics in the operation of their business and the conduct of inspections. In this light, the following are critical:

- A. Prepare a concise report of conditions as actually observed at the time of inspection.
- B. Avoid conflicts of interest by:
  - Not releasing the information from the inspection or report to anyone other than the customer, without the customer's written authorization
  - Receiving payment only from the customer
  - Neither giving nor receiving commissions or referral fees for doing inspections: this does not prohibit the inspector from hiring sub-contractors to assist in an inspection
  - Not recommending any specific contractor, by name, to perform repairs
  - For a period of at least one (1) year, not doing any work on a home inspected by the inspector, for the party who hires the inspector
  - Disclosing, in writing, a conflict to the customer, should the inspector find there is a conflict of interest.
- C. Do not discriminate against anyone on the basis of age, creed, color, sex, sexual orientation, physical or mental handicap, or national origin
- D. Comply with applicable state laws and regulations.
- E. Only inspect homes in which the inspector does not have an interest in the outcome of any related real estate transaction.
- F. Do not provide an opinion of the market value of the inspected home.
- G. Do not allow his or her other interests in any business to affect the quality or results of the inspection work or report.
- H. Do not engage in false or misleading advertising or otherwise misrepresent any matter to the public.

# **Standard of Care for the Home Inspection Profession**

## **PRE-INSPECTION AGREEMENT**

The inspector will use a written contract, Pre-Inspection Agreement, for each and every inspection to be performed. This includes customers, such as lenders, real estate people, consumers buying or selling a home, and others whom might hire a home inspector for a home inspection. The purpose of this document is to educate the customer about what they receive when they purchase a home inspection.

The Pre-Inspection Agreement must:

- A. Be a written document
- B. Be executed before the inspection
- C. Be signed by both a representative of the inspection company and the customer
- D. List those general areas, items or components which will be inspected
- E. List those general areas, items or components which will not be inspected
- F. Indicate the purpose of the inspection
- G. Indicate that the inspection is not a “code inspection”
- H. Indicate that it is a visual inspection of things as they appear at the time of the inspection
- I. Indicate that concealed, hidden or otherwise visually undetectable defects are not included
- J. Be dated.
- K. Show the date or intended date of the inspection
- L. Include the price of the home inspection
- M. Fully identify the inspection company and customer with name, full street address, city and state.
- N. Show the address for the home being inspected, including full street address, city and state

The Pre-Inspection Agreement may, if not prohibited by local law:

- A. State who has a right to rely on the report. This may limit the use to the customer.
- B. Spell out in detail the arrangement for dispute resolution, in the event of a dispute between the parties
- C. State the maximum liability limit of the inspection company and its employees and the conditions of the limitations
- D. State the maximum time for which the inspection company and its employees may be held liable
- E. May include language to limit claim recovery for negligence and breach of contract
- F. In a state or jurisdiction with direct regulation of the home inspection profession, as required, provide the appropriate certification, license or registration number(s) as per the regulations.

# **Standard of Care for the Home Inspection Profession**

## **EVALUATING COMPONENTS**

Home Inspectors evaluate any and all components by following the steps set forth below.

1. Determine the overall, major function of the component being inspected.
2. See if it appears to be doing the overall, major function, as determined above, in a safe and healthy manner.
3. Look for indications that it is failing or may fail (in the reasonably near future – varies from component to component) to do the overall, major function, as determined above.
4. Probe or sound structural components where deterioration is suspected, except where probing could damage any finished surface.

In order to evaluate these components, inspectors must apply all of their natural senses (sometimes using special tools to extend their senses) to determine the following:

- Does it look right, or not.
- Does it feel right, or not.
- Does it smell right, or not.
- Does it sound right, or not.
- Does it seem right, or not.

Different senses are used to varying degrees during this process.

Only normal operating devices will be used during the inspection. Emergency switches need not be operated. Access panels designed for normal use by a homeowner should be opened. Access panels nailed and screwed closed will not be opened.

Inspections are visual in nature. The inspector evaluates based on what can be observed during the inspection, under the conditions existing during the inspection.

Invasive procedures are not to be performed by the Home Inspector. Invasive procedures should be left to people who specialize in those specific procedures. Some examples of invasive procedures: digging dirt or soil, probing finished surfaces, scraping or digging into rusty surfaces.

The above is the common basis for inspection of each and every component.

The Home Inspector should accurately report what has been observed – nothing more – nothing less – just what has been observed, within the guidelines established herein.

# Standard of Care for the Home Inspection Profession

## THE REPORT

The primary purpose of a home inspection and the home inspection report is to educate the customer about the condition of the home. Secondly, the written report must show what was inspected and what was observed during the inspection. This will educate the customer and also serve as future evidence of what was there at the time of the inspection.

ALL reports must be in writing.

The report may be in a narrative format, checklist format or a combination of narrative and checklist. The report may be prepared and delivered on-site or prepared after the inspection. If the report is not delivered on-site, it must be delivered to the customer within 48 hours after the inspection. If the report is to be mailed to the customer, the customer should be so advised, in writing, prior to the execution of the Pre-Inspection Agreement and the inspector should retain a copy of said notice with the report file.

Describe the component by brand and or general make up. Brand names should be reported for major appliances. Structural components would be described by saying the materials of which it is made or of which the exterior covering is made, such as wood or vinyl.

Itemize the indicators.

This involves detailing out the evidence, which tells the inspector the condition of a component. An example might be "...clean, bright color, laying smooth, sharp square corners..." to describe a newer looking asphalt composition shingle roof covering.

Ages will be the apparent age (not the actual chronological age) of a component, such as: newer, mid-life, older, beyond end of useful life, very old, et cetera, based on the conditions observed.

The Home Inspector should accurately report what has been observed – nothing more – nothing less – just what has been observed, within the guidelines established herein.

Among other things, the report must include the following:

1. Apparent age of dwelling
2. General type of building structure
3. Each of the COMPONENTS FOR INSPECTION as spelled out elsewhere in this Standard of Care.
4. Noted indicators of:
  - a. water penetration
  - b. differential settlement
  - c. movement of components not designed to move
  - d. harmful condensation and other major failure of component inspected
  - e. major moisture damage
  - f. evidence observed, if any, of wood destroying insect infestation
  - g. wood to soil or siding to soil contact
  - h. serious safety hazards

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## DEFECTS REQUIRE RECOMMENDATIONS

There are specific procedures for handling the defects or deficiencies found during the inspection. Home Inspectors are to recommend that the proper type of contractor remedy defects. This will educate the customer as to which type of contractor is to be used for the repairs or for further evaluation.

This is a three-step process:

1. Itemize the indicators – requires the inspector to report just what was observed to indicate to the reader of the report that there is a defect.
2. Recommend the defect be rectified
3. Advise the specific type of contractor to be used, without recommending any contractor by name.

Sometimes, it may be necessary to be general in the type of contractor to recommend, as it may not be possible for the inspector to determine which type of contractor should be hired:

- a. Due to the type of work to be performed
- b. Because several types of contractors may do the required work
- c. Because the severity of the work to be performed may not be determined
  - until invasive procedures are performed
  - without further detailed inspection or analysis
  - because the inspection is blocked by something (stored items, weather conditions, recent paint job and the like)

If the inspector finds a component, which the inspector can not evaluate, the inspector should recommend the proper type of person be brought in for further evaluation and/or the necessary repairs.

As the inspector often could easily influence the customer, the inspector is not to recommend individual contractors by name. So doing could pose a conflict of interest.

The inspector is NOT to advise the customer as to how to make repairs.

The Home Inspector should accurately report what has been observed – nothing more – nothing less – just what has been observed, within the guidelines established herein.



# **Standard of Care for the Home Inspection Profession**

## **COMPONENTS FOR INSPECTION**

The Home Inspector is to visually inspect the components and provide the customer with a written report as to the findings of the inspection for each component. The procedures for inspecting and reporting are spelled out elsewhere in this Standard of Care.

Following are the general components for inspection:

- A. General structure
- B. Basement or lower level
- C. Central Cooling
- D. Central Heating
- E. Plumbing
- F. Bathrooms and Laundry
- G. Electrical
- H. Common safety devices
- I. Fireplaces and wood stoves
- J. Kitchen
- K. General interior
- L. Attic
- M. Insulation
- N. Ventilation
- O. Roof
- P. Exterior
- Q. Grounds
- R. Parking

These components are detailed out on the following pages.

This list is not intended to limit the inspector to inspecting only these components. Others may be inspected, but, if possible the above should be inspected by the inspector.

Invasive procedures are not to be performed by the inspector. Some examples of invasive procedures are: moving stored items, furniture and/or debris, unfastening nailed or similarly secured access panels, digging or excavating soil, vegetation or debris, cutting back plant growth. Of course, this prohibits the inspector from looking into the inside of walls, behind finished surfaces, into concealed areas, inside of enclosed areas, into or through insulation, and similarly enclosed spaces. This also prohibits the probing of finished surfaces.

The inspector should enter under floor crawl spaces, basements, and attic spaces, except where access is obstructed or restricted, when entry could damage any property, or when dangerous or adverse situations are present or suspected. If not entered, the report must include the reason for not entering the space.

The inspector is not required to do things or go places where dangerous to the structure or the inspector. Some examples of dangers are: walking on roofs, climbing a ladder more than a few steps off the ground, moving insulation, entering areas where suspected hazardous materials may be, entering unsafe areas such as damp or wet crawl spaces and crawl spaces without sufficient room for the inspector to safely move around.

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**COMPONENTS FOR INSPECTION**

General Structure

Where accessible, the inspector shall visually inspect and report on the following general components:

- A. Foundation, foundation walls, other support and sub-structure components, including carrying beams, support columns and piers
- B. Enter under floor crawl spaces, basements and attics
- C. Floors, basement slabs, grade slabs, first and subsequent floors (if framing visible), and to include bouncing on the floor to evaluate the amount of deflection in the floor
- D. Exterior walls, for straightness and/or out of the ordinary deflection, thickness based on window and/or door depth
- E. Ceilings, as a reflection of the condition of the floor or other area above
- F. Roofs, for major deficiencies and apparent age of roof covering (not years but where in useful life it may be)

The inspector should probe or sound structural components if deterioration is suspected or observed, provided such probing will not damage the component. Probing is not required on finished surfaces, as so doing will damage the finish on the surface.

The inspection will be made in accessible areas of the basement and crawlspaces and from the exterior and interior.

Many of the above components will be addressed in more detail in other sections of the *Components for Inspection*

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**COMPONENTS FOR INSPECTION**

Basement and/or Lowest Level

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Foundation walls and other visible foundation components for material of manufacture, cracking indicating movement, including differential settlement or movement, other structural failure, leakage and water penetration and moisture damage including efflorescence.
- B. Where the interior of the foundation is hidden by wall framing and/or coverings, the framing and/or coverings should be inspected for evidence similar to that in (A.) above.
- C. Walls, other support and sub-structure components, including carrying beams and support columns for indications of deflection, movement, significant rot or other deterioration.
- D. Wooden structural components for visible damage by wood destroying insects, major areas of rot or damage from wood destroying organisms. This is not to replace a thorough inspection by an appropriately credentialed or licensed wood destroying insect expert.
- E. Basement floors, basement slabs, grade slabs and garage floor slabs for cracking and water penetration, evidence of flooding, drainage provisions, and other indicators of failure of the flooring materials. Included would be provisions for installed sump pumps.
- F. Ventilation or provision for ventilation of enclosed areas
- G. Exterior egress from normally useable spaces, for safety
- H. Walls and floors for evidence of general dampness
- I. First and subsequent upper level floors (if framing visible) for damaged components and noticeable deflection. Bounce on the floor to evaluate the amount of deflection in the floor
- J. Exterior walls, for straightness and/or out of the ordinary deflection, thickness based on window and/or door depth
- K. Ceilings for cracking and/or out of the ordinary deflection, as a reflection of the condition of the floor above
- L. Wood or siding to soil contact, which may be inductive to insect infestation or rot.

The evaluation of these structural components are not structural engineering evaluations, but rather, inspections looking for evidence of a need for possible further evaluation by an engineer or other specialist.

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**COMPONENTS FOR INSPECTION**

Central Cooling

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Brand name on unit
- B. Type of unit, such as central air, heat pump, gas chiller, evaporator, roof mounted water conditioning equipment
- C. Open readily operable access panels provided by manufacturer or installer for routine homeowner maintenance
- D. Operate the unit, provided outside air temperature has been above 60 degrees Fahrenheit for at least the prior 24 hours
- E. Evaluate visually the condition of visible components.
- F. Check for distribution within living space of home
- G. Attempt to determine if distribution system is in common with or separate from central heating system distribution system

Individual room units and window units need not be evaluated as part of the inspection.

Efficiency, uniformity and/or adequacy evaluation of the unit is beyond the scope of this inspection.

Any system covered for the off season need not be inspected, but such condition should be reported

Any shutdown system is excluded from operation, but such condition should be reported.

Only readily accessible panels provided by the manufacturer or installer for routine homeowner maintenance shall be opened. Screws, bolts, nuts and other fasteners are not to be undone, as these are in the purview of the specialized contractor.

In the report, note indicators of failing components, leaks, excessive rust or corrosion, or soot stains around registers.

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**COMPONENTS FOR INSPECTION**

Central Heating

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Brand
- B. Fuel type, such as gas, oil, electric, coal
- C. Fuel storage and/or entry location and look for evidence of leaks
- D. System type, such as forced hot air, forced hot water, gravity hot water, radiant, steam, electric baseboard, heat pump
- E. Apparent age (such as newer, older) and how determined
- F. Presence of controls, such as thermostats, electric and fuel automatic or emergency shut off devices
- G. Operate heating unit by use of thermostat(s), only, to see if unit does operate
- H. Heat exchanger, since this is hidden from view, look for evidence of it being defective without actually being able to view the unit itself
- I. Flue and vent pipes, connections, pitch up toward chimney and deterioration
- J. Heat distribution system by operating and checking for heat distribution at distribution points throughout the home in areas where heat distribution would be expected. Report any living spaces that are not heated.
- K. Where visible, check for deteriorated, loose, broken, disconnected and unsupported components.
- L. Check for presence or absence of filters, if readily accessible check for cleanliness and installation of air filters
- M. Humidifier on a system can not be checked for effectiveness of unit but leaks and loose parts should be reported.
- N. Permanently installed supplemental heat systems should be reported and operated, when possible.
- O. Report any observed safety hazards.

The evaluation of the heating system is not as in depth as a heating contractor would make.

A Heat Pump need not be operated in the heating mode, if the outside temperature has been above 75 degrees Fahrenheit the past 24 hours or if other weather conditions prohibit.

The operation of automatic safety controls and devices is excluded.

Only readily accessible panels provided by the manufacturer or installer for routine homeowner maintenance shall be opened. Screws, bolts, nuts and other fasteners are not to be undone, as these are in the purview of the specialist-heating contractor.

On the report, note indicators of failing components, leaks, excessive rust or corrosion on water systems and soot stains on and around registers on air systems.

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## COMPONENTS FOR INSPECTION

### Plumbing

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Water service
  - Main supply line material and point of entry
  - Evidence of city or private on-site supply (without being able to ascertain for certain)
  - Main shut off presence and location (without operating the valve)
  - Cross connections from city water to on-site water supplies
  - Conditions requiring attention, including leaks
  - Interior supply lines materials and conditions requiring attention, including leaks, rust, corrosion
  - Evaluate water distribution by simultaneously running more faucets and flushing toilets, than would normally be expected to be run, to look for acceptable, slight decrease in flow or other decrease
  - Hose bibbs, to see if they give water when turned on and shut off fully.
  
- B. Waste System
  - Piping materials, main waste line clean outs
  - Vent pipes and connections, to see
    - If they appear connected to waste system
    - if they show in attic space, when accessible
    - if they extend through roof , where visible
  - Entire system for evidence of leaks
  - Waste ejectors, for function by running water to see if they operate and also for leaks
  - Location where sewage discharge leaves house. During a visual inspection one can not determine where the sewage goes after it leaves the house.
  
- C. Domestic Water Heating
  - Fuels type
  - Rated Capacity
  - Apparent age
  - For existence of a safety pressure relief valve with an extension down toward floor
  - For evidence of rust, corrosion or water at base of unit to indicate unit is leaking
  - Run water at a faucet for a long enough time (over 15 minutes) to determine that the output of the water heater is sufficient to take a shower
  - Distribution system throughout house to see if hot water is delivered at faucets expected to provide hot water
  - On combustion types of heaters, flue pipes and connections, the upward pitch toward chimney and for deterioration
  
- D. Kitchen sink(s) for leaks, drainage, stoppers
  
- E. Garbage disposal for leaks and operation

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## COMPONENTS FOR INSPECTION

### Bathrooms

Where accessible, the inspector shall visually inspect and report on the following components:

- A. General location of each bathroom within the home
- B. Whether full or partial
- C. Sinks for operation of faucets, drains and stoppers and for secure fastening to structure and for type or style, such as wall hung, vanity, pedestal
- D. Toilets for operation of flush and for secure fastening of components and for secure fastening to floor or wall
- E. Bidets for operation and secure fastening
- F. Tub for drain, water supply, and being secured in place and type, such as built-in, leg tub
- G. Showers, for function and location, such as with tub, stall shower
- H. Surrounds, especially those permanently installed, for tightness of installation and material of which made and general condition
- I. Leak evidence from (A) through (F) above
- J. Floor covering for material of manufacture and conditions requiring immediate correction
- K. Condition of caulking around sinks, tubs and showers at walls and floors
- L. Evidence of excessive mildew indicating a lack of ventilation, under present usage
- M. Ventilation for type, if fan to try to determine to where it vents

### Laundry

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Clothes washer
  - General age
  - Operate to see if water comes in, splashes and pumps out, and to see if it spins
  - For leaks
- B. Clothes dryer
  - General age
  - Operate to see if it gives heat and spins
  - For discharge of exhaust to exterior

If not inspected, report reason not inspected. Report if connections were found, if not inspected.

Report the general location of the laundry within the home.

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## COMPONENTS FOR INSPECTION

### Electrical

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Service lines
  - for type; such as overhead or underground
  - for safety hazards, such as tree branches hitting or threatening the wires
  - for apparent compatibility of size of service wires with drop wires
  - for apparent size (Amperage) and number of conductors to determine if 110/120 and or 220/240 volt sized
  - for location where it enters home
- B. Meter
  - for rating of class, voltage, and number of wires
  - for location
  - for size of meter box as an idea of service size
- C. Disconnect
  - for amperage
  - for location
- D. Main Panel
  - for rated maximum load in amperes
  - for location
  - Remove cover, if readily accessible, to evaluate interior
- E. Evaluate the above to see if they are compatible. Acceptable answers are “YES,” “NO,” or “NOT SURE,” especially if all four can not be determined
- F. Grounding
  - for existing
  - for being securely fastened
  - for being connected to a reasonably reliable ground, not to an unreliable ground such as a plastic pipe
  - for location
  - for jumper cable past breaks in main water line, such as a water meter
- G. Sub Panels
  - for number
  - for location
  - for rating
  - for ground
- H. Main and Sub Panels
  - for being secured to building
  - to determine number of each size of circuit protection device
  - look inside (but not touch inside) to evaluate ground and wire connections
    - to evaluate compatibility of attached wire size to circuit protection device
    - to determine type of branch circuit wiring, copper or aluminum
    - to find single strand, aluminum branch wire
    - to find circuit protection devices with more than one wire attached
    - to determine cable type, such as metallic sheathed, non-metallic sheathed, knob-and-tube
- I. Outlets, randomly test
  - For type, two or three prong, polarized or not
  - with a plug in circuit analyzer to test for defective wiring, such as reversed polarity, ungrounded three prong outlets, hot ground reversed, operation of ground fault devices
  - for missing covers
  - for loose outlets or boxes



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## COMPONENTS FOR INSPECTION

### Electrical continued

- J. Switches, randomly test
  - for what they operate
  - for being secured
  - for loose boxes
  - for missing covers
- K. Permanently installed lighting fixtures
  - to see if they come on when turned on
  - for flickering lights
- L. other wiring
  - for being secured to building
  - for being protected from the elements
  - for unsafe conditions

Any other unsafe electrical conditions observed should be reported.

### Common Safety Devices

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Ground Fault Interrupter protection devices
  - for their existence in normally wet areas, such as near sinks, bathrooms, laundry areas, garages, on exterior of home
  - test by pushing test button to see if testing device trips the circuit
  - test with a plug-in tester to see if it will trip when tripped by an external source
  - for being secured with a protective cover installed
- B. Smoke Detectors
  - for their existence in the home
  - test by spraying with “canned smoke” designed for such testing to see if the device sounds, and, if it has a lighted indicator, the indicator lights up
- C. Carbon Monoxide(CO) Detectors
  - for their existence
  - test by pushing test button to see if device sounds, and, if the lighted type to see if it lights up
- D. Fire Suppression Sprinkler Systems
  - for their existence
  - not to be tested

Report how the safety device was tested. If not tested, report why.

The inspector does not make code determinations as to number and placement of these devices. Any such concerns should be directed to the code officials or appropriately licensed contractors.

If there is an alarm system in the home, try to determine if alarmed to off premises and if so, do not test but recommend that an alarm company evaluate before sleeping in the home.

Carbon Monoxide Detectors are not tested with an external testing device due to the nature of the devices.

Fire Suppression Sprinkler Systems are not tested, because to test would be to create flooding.

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## COMPONENTS FOR INSPECTION

### Kitchen

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Permanently installed Cabinets
  - For presence or absence
  - For material of manufacture
  - For being secured in place
  - Cabinet doors and drawers
    - For missing parts
    - For broken parts
    - For operation
- B. Permanently installed Countertops
  - For presence or absence
  - For material of manufacture
  - For being secured in place
  - For major damage
- C. Floor
  - For type of floor covering
  - For defects which may pose a safety hazard
  - For excessive deflection when bounced upon

### Kitchen Appliances

The inspector should determine from the customer those major appliances to be checked (or check them all). Then, where accessible, the inspector should visually inspect, operate and report on the following components, checking ONLY the operation of major functions:

- A. Dishwasher
  - For brand
  - For apparent age
  - For operation to determine if water comes in, splashes and pumps out
- B. Refrigerator
  - For brand
  - For apparent age
  - For operation to determine if
    - Items feel cold in cooling compartment
    - Items feel frozen in freezing compartment
- C. Range/cooktop
  - For brand
  - For style (built-in, drop-in, free standing)
  - For fuel type
  - For apparent age
  - For operation to determine number of burners and if burners do or do not give heat
- D. Oven
  - For brand
  - For style (part of stove, built-in, self-cleaning)
  - For fuel type
  - For apparent age
  - For operation to determine if bake and broil give heat

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**COMPONENTS FOR INSPECTIONS**

Kitchen Appliances continued

- E. Ventilation
  - For brand
  - For type (vented to exterior or recirculating)
  - For operation
  - For filters
- F. Built-in Microwave
  - For brand
  - For apparent age
  - For operation to determine if it heats something

Appliances are evaluated for the major function, only.

The customer may instruct the inspector not to inspect any appliance.

The inspector does not report on the cleanliness of appliances.

The operation of clocks, timers, self-cleaning functions and/or any evaluation of thermometers are excluded.

Other non-built-in major appliances and minor appliances are excluded.

Trash compactors need not be operated.

Fireplaces and Wood stoves

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Fireplaces
  - for location
  - for type of firebox, such as masonry, metal, wood stove insert
  - for abnormal openings, cracks, breaks in visible portion of firebox
  - for damper and to check operation of damper
  - for flue liner existence and condition
  - for ash in bottom, which blocks viewing bottom
- B. Wood stoves
  - for location
  - for type of firebox
  - for security of unit
  - for flue pipe connections

As with other components, this is not a code inspection but is rather a general inspection for general safety.

**Standard of Care  
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**COMPONENTS FOR INSPECTION**

General Interior

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Ceilings
  - For material of surface
  - For condition of surface
  - For water stains and other evidence of water penetration
  - For other major deficiencies
- B. Walls
  - For material of surface
  - For condition of surface
  - For water stains and other evidence of water penetration
  - For other major deficiencies
- C. Floors
  - For material of major area floor coverings
  - For trip hazards
  - To determine amount of deflection during bounce testing
  - For other major deficiencies
- D. Doors, interior
  - For type
  - For material of manufacture
  - For fit into opening
  - For broken and/or missing parts or hardware
  - Random test for operation
- E. Windows
  - For type
  - For material of manufacture
  - For fit into opening
  - For broken and/or missing parts or hardware
  - For water stains and other evidence of water penetration
  - For other major deficiencies
  - Random test for operation
- F. Skylights and roof windows
  - For type
  - For fit into opening
  - For broken and/or missing parts or hardware
  - For water stains and other evidence of water penetration
  - For other major deficiencies
  - Random test for operation
- G. Stairs
  - For tread being secure
  - For handrails
  - For trip hazards
  - For unsafe conditions
- H. Balconies
  - For handrails
  - For unsafe conditions

The inspector should randomly operate doors and windows to evaluate their operation. The inspector can not be expected to reach and operate every single one.

# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Attic, Insulation and Ventilation

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Attic
  - For access and type of access
  - For water stains and other evidence of water penetration
  - For mold and mildew evidence of lack of ventilation
  - For rust and corrosion on nails protruding through roof decking
  - For evidence of leaks around roof penetrations which were observed on the exterior of the home
  - For other major deficiencies
- B. Insulation
  - Where visible in readily accessible spaces and/or unfinished spaces
  - In attic
    - For presence or absence and for material
    - For location
    - For vapor barrier
    - For thickness and a possible estimation of R-value
    - For damp and/or wet insulation
  - On pipes
    - For presence or absence and for material
  - On ductwork
    - For presence or absence and for material
    - For location
    - For vapor barrier
    - For thickness and a possible estimation of R-value
    - For damp and/or wet insulation
  - In walls
    - For presence or absence and for material
    - For location
    - For vapor barrier
  - On building underside
    - For presence or absence and for material
    - For location
    - For vapor barrier
    - For thickness and a possible estimation of R-value
    - For damp and/or wet insulation
- C. Ventilation
  - Attic
    - For type
    - From exterior and interior
    - To see if light shows on interior to correspond with location of ventilation showing on exterior
  - Attic exhaust fans for existence, and possibly, if conditions are favorable, the operation of the fan
  - Whole house fans for existence, and possibly, if conditions are favorable, the operation of the fan
  - To see if vents from bathrooms, kitchens and laundry equipment exhaust to exterior
  - Exterior of walls to see if there is mold, mildew and/or peeling paint to indicate lack of ventilation

The inspector is performing a general inspection and is not doing a formal energy audit or evaluation, as part of a regular home inspection.

The inspector can not be expected to report on insulation and ventilation in concealed spaces.

Ventilation equipment that is integral with household appliances is excluded, except that the inspector will be expected to operate normal operating devices.

# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Roof

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Roof covering
  - For style of roof design, such as gable, hip, mansard, gambrel, flat, shed
  - For indicators of apparent stage of life, such as young, mid-life, end of useful life, beyond end of useful life
    - From the exterior, these indicators may include such things as; bright color, broken pieces, bubbling, clawing, crumbling, cupping, curling, lifting, faded color, fish mouthing, laying smooth, loss of granules or particulate, missing pieces, other deterioration
    - From the interior, these indicators may include such things as; active water leaking, molds, rotted framing members, rotted roof decking, other deterioration, water stains in various places, such as on underside of roof, end walls of attic, on and around roof penetrations like chimneys and pipes, attic floor, finished ceilings within the house
- B. Roof decking for deflection, holes, rot and other damage
- C. Skylights for condition on exterior
- D. Roof penetrations, such as antenna, chimneys, trap doors, and vent pipes for condition
- E. Roof framing for deflection, broken members, rot and other damage
- F. Visible flashing
  - From exterior
    - For its existence
    - For material of manufacture. It is not always possible to determine this.
    - For evidence of failure, such as pulling loose, broken or damaged flashing, patching, missing pieces
  - From interior
    - For evidence of failure, such as water stains, active water leaks, wet spots
- G. Roof drainage
  - From exterior
    - For its existence
    - For material of manufacture
    - For evidence of failure, such as stains over the edge indicating overflow, debris sticking out of a gutter indicating clogged, broken pieces or fastenings
    - For discharge away from foundation, such as directly onto the ground, splash blocks, extensions away from splash blocks and/or foundation, draining into pipe in ground
  - From interior
    - For evidence of failure, such as water stains, active water leaks, wet spots

The normal roof inspection of a sloped or pitched roof is done from the ground, using binoculars. The inspector is not required to climb up to or onto a roof. For a flat roof with access from the interior, the inspector would normally observe the roof from this access opening, if safe. The inspector may recommend a roofer evaluate areas that the inspector can not inspect following these procedures.

Report the method used to observe the roof components.

Report those sections of roof not visible from the ground.

**Standard of Care  
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**COMPONENTS FOR INSPECTION**

Exterior

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Wall covering
  - For apparent material of manufacture
  - For location of various materials and/or deficiencies
  - For condition, such as cracks, sags, buckling, bowing
- B. Trim, eaves, soffits, and fascias
  - For apparent material of manufacture
  - For condition, such as bowing, buckling, cracks, rot and deterioration, sags,
  - For other deficiencies
- C. Doors, exterior
  - For more than one exit from home
  - For material of manufacture
  - For storms and screens, as applicable to area
  - For glazing
  - For operation, the inspector should attempt to operate ALL exterior doors, especially to see if they can be opened in case of emergency
  - For functional hardware
  - For other deficiencies
- D. Windows
  - For storms and screen, as applicable to area or type of window
  - For condition of glazing
  - For condition of caulk
  - For other deficiencies
- E. Skylights and roof windows
  - For patching and damage
- F. Chimney(s)
  - For number
  - For material of construction
  - For deterioration, such as cracks, loose components, crumbling mortar
  - On masonry, for wash at top and condition thereof
  - For visible flue extending out of top
- G. Main entry porch
  - For location
  - For material of construction
  - For condition of decking and supporting surfaces and members
  - For number of steps to grade
  - For deterioration or damage to steps and decking
  - For coverage, such as roof over, enclosed walls
  - For handrails/guardrails and for condition thereof
  - For other dangerous conditions
- H. Other porches
  - For location
  - For material of construction
  - For condition of decking and supporting surfaces and members
  - For number of steps to grade
  - For deterioration or damage to steps and decking
  - For coverage, such as roof over, enclosed walls
  - For handrails/guardrails and for condition thereof
  - For other dangerous conditions

# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Exterior continued

- I. Decks and balconies
  - For access below
  - To determine if bolting to house is evident
  - For condition of supports below deck
  - To evaluate amount of sway and deflection
  - For other dangerous conditions
- J. Environmental, very limited
  - For obvious environmental concerns, such as dark stains on soil, oil slicks or stain on water(ponds or lakes on property), abandoned motor vehicles, paint cans, out of use storage tanks, abandoned batteries, pipes into ground which might indicate buried tanks
  - NOT an environmental assessment, NOT a phase one environmental analysis, just to advise if something is observed.
  - ONLY for area immediately surrounding the home, not for distant locations on the property, as this is a home inspection, not a property evaluation

### Grounds

Where accessible, the inspector shall visually inspect and report on the following components that are close to the home:

- A. Grading
  - Within about 5 to 10 feet of foundation
    - For slope of grade toward or away from house
    - For major holes
    - For other negative effects on the building
  - Beyond about 5 to 10 feet of foundation
    - For slope of grade toward or away from house
    - For major holes
    - For other negative effects on the building
- B. Driveway(s)
  - For location and material of construction
  - For condition of surface
  - For major deterioration or damage
  - For major trip hazards
- C. Sidewalks and walkways
  - For location and material of construction
  - For condition of decking
  - For number of steps to grade, if above grade
  - For major deterioration or damage
  - For major trip hazards
- D. Patio
  - For location and material of construction
  - For condition of decking
  - For number of steps to grade, if above grade
  - For deterioration or damage to steps and decking
  - For coverage, such as roof over, enclosed walls
  - For handrails/guardrails and for condition thereof
  - For trip hazards



# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Grounds continued

- E. Window wells
  - For material of manufacture
  - For defects, such as broken, cracked, crumbling, flooded, loose parts
  - For cover
  - For water stains and rot inside home to correspond to leaks at window well on exterior
- F. Trees and other plantings for negative effects on building
  - For touching home
  - For near to, overhanging home
  - For climbing on or growing out of home
  - For damage to home
- G. Retaining walls
  - For material of manufacture
  - For drainage holes to relieve water pressure from behind the wall, not to evaluate the effectiveness of such drainage
  - For major deficiencies, such as bowing, bucking, cracking, differential displacement, leaning
- H. Fences
  - Limited to major fences, NOT small, low decorative fences
  - For fences close to and/or connected to the home and immediately surrounding area
  - For material of manufacture
  - To see if they feel secure at the time of inspection
  - To see if any major parts are broken or missing

### Parking

Where accessible, the inspector shall visually inspect and report on the following components:

- A. Garage
  - For type, such as built into house, attached, detached, semi-detached
  - For interior accessibility
  - Floor, for cracks, depressions, deteriorated surfaces, excessive oil stains and material of manufacture
  - Walls, for material of construction
  - Automobile doors, for type (overhead or swinging), for number, for safety devices like cables in coil springs
  - Bays for number and type, side-by-side or tandem
  - Automatic garage door openers, for operation by permanently affixed controls (NOT remote controls), for safety auto-reverse, for photo-electric auto-reverse devices
  - People passage doors, to exterior and into home for operation
  - Windows, to test operation
  - Roof underside, if exposed and not a built-in garage, for evidence of leaks and damage
- B. Carport
  - For type, such as attached, detached
  - For interior accessibility
  - Floor, for cracks, depressions, deteriorated surfaces, excessive oil stains and construction materials
  - Bays for number and type, side-by-side or tandem
  - People passage doors to interior of home for operation
  - Roof underside, if exposed, for evidence of leaks and damage
- C. Other
  - for type, off street, on street

# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Exclusions and limitations

The home inspector is a generalist, not a specialist, and therefore performs a general inspection. A technically exhaustive inspection is not performed by the home inspector, but rather by a specialist in a particular trade or profession and is generally limited to one component of a home and not the whole home.

The inspector is performing a visual inspection, using the natural senses, to observe the structure and major components of the home. Sometime the inspector may use special tools as an extension of the visual senses.

In general the home inspection applies to the inspection of four dwelling units or fewer, but may include inspections of common-ownership property, such as condominium units and complexes and co-operatives.

Home inspectors are not required to:

1. Enter any area believed to contain materials or conditions hazardous or unsafe for the inspector.
2. Move personal belongings, stored items, plant life, furniture or anything else which blocks or may block the viewing of components.
3. Perform any excavation to view components, including removal of leaves, snow and ice
4. Remove debris to make observations.
5. Enter spaces with headroom less than 3 feet.
6. Perform invasive procedures.
7. Inspect any area blocked by finished surfaces and concealed areas, framing or insulation.
8. Poke or probe finished surfaces when such action could damage the finished surface.
9. Report or estimate life expectancy of components. The inspector may render an opinion regarding where a component may be in its expected life.
10. Report on the reasons or cause or damage
11. Report on the presence or absence of wood destroying insects or organisms, but, may if observed so report. If observed and reported the home inspector should not advise on the treatment of wood destroying insects or organisms, but rather recommend a licensed pest control person be hired.
12. Report on or find potentially harmful substances and environmental items, such as radon, carbon monoxide, lead, lead-based paint, asbestos, toxins, carcinogens, noise, urea formaldehyde, water quality, toxic or flammable chemicals or gasses and water and airborne hazards.
13. Evaluate acoustical characteristics of any system or component.
14. Report anything more than the existence of swimming pools, fountains and the like.
15. Report on anything other than output from wells. The inspector should run the water in the home performing a user flow evaluation. The inspector should not open the well, remove the pumping hoses, the pump, any pump wires or any other parts of the well. Pumps in the home will only be observed but not disturbed.
16. Operate free standing or built-in appliances attached to the water supply.
17. Evaluate shower pans for leakage.
18. Determine or evaluate flow and supply and drain water other than functional flow.
19. Report on water conditioning equipment, as the evaluation requires special tools, testing and expertise.
20. Inspect foundation drains and other buried pipes, foundation walls, electrical lines or building components.
21. Determine if the home sewage goes to a public or private disposal system, as the piping from the home is usually buried below ground.
22. Evaluate gas lines for other than visible obvious deficiencies.
23. Report on low voltage systems, security systems, central vacuum systems, fire sprinkler systems (other than their existence), lawn sprinkler systems, and other safety equipment.
24. Check or search any municipal records or data.

# Standard of Care for the Home Inspection Profession

## COMPONENTS FOR INSPECTION

### Exclusions and limitations

25. Determine compliance with or certify for past or present governmental codes, rules or regulations pertaining to the home or land on which built. This includes building codes. Determining code compliance is not possible because of the ever-changing nature of the codes and the different interpretations of the codes by the building code officials of the local jurisdiction.
26. Report on or find latent, hidden and concealed defects or deficiencies.
27. Climb or walk on the roof.
28. Report on any components that can not be readily observed.
29. Determine method, materials and/or costs of repair or correction of deficiencies.
30. Evaluate the financial status of any common ownership types of properties.
31. Determine the boundaries of a piece of land, as land surveyors do this.
32. Determine the value of the home or property, as real estate appraisers do this.
33. Report about surrounding properties or homes.
34. Counsel on the advisability of purchase of the home or property.
35. Report on cosmetic items.
36. Operate cooling systems if the outside temperature has been below 60 degrees Fahrenheit during the preceding 24 hours.
37. Operate the heating portion of heat pumps if the outside temperature has been over 75 degrees Fahrenheit.
38. Inspect non-central cooling devices.
39. Inspect gas-fired refrigeration systems and evaporative coolers and roof mounted water conditioning cooling systems.
40. Evaluate pressure of coolant, presence or absence of coolant leaks.
41. Determine the efficiency of a heating or cooling unit.
42. Determine the draw of electrical components as HVAC or electrical contractors do this.
43. Operate any heating, electrical or cooling components when the inspector determines it may not be safe to do so. However, the inspector should report the reason it is unsafe to do so.
44. Operate automatic safety controls.
45. Dismantle any equipment, controls, gauges or components.
46. Operate or activate any components that are de-activated, shut down, winterized, secured off or which do not respond to normal operating devices.
47. Ignite or extinguish any solid fuel fires.
48. Evaluate adequacy of draft or perform a chimney smoke test or inspect interior of flues including chimneys.
49. Evaluate the installation of any inserts or other modifications of a fireplace, stove or chimney.
50. Determine clearance to combustibles around heat sources.
51. Evaluate the operation of humidifier, air purifiers, motorized dampers, heat reclaimers, ionizers and the like.
52. Evaluate solar heating systems or cells.
53. Determine the type of insulation or wrapping materials on pipes, ducts, boilers or jackets.
54. Operate digital-type or computerized thermostats or controls.
55. Observe the interior of flues, fire chambers, heat exchangers, humidifiers, filters.
56. Evaluate the adequacy or uniformity of heat or cooling to various rooms.
57. Inspect equipment, remove covers or panels that are not readily accessible.
58. Evaluate the effectiveness of anti-siphon devices.
59. Operate any plumbing valves other than normal operating devices, such as faucet handles at sinks and toilet flush valves.
60. Inspect internal gutter and downspout systems and related underground drainage piping.
61. Determine where drain piping in 59 above discharges.
62. Insert any tool, probe, or testing device inside the main or sub-panels.
63. Test or operate any over-current devices except ground fault circuit interrupters.
64. Dismantle any electrical device other than to remove the covers from main and sub-panels.

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**COMPONENTS FOR INSPECTION**

Exclusions and limitations

65. Activate electrical systems or branch circuits that are not energized.
66. Test each and every switch, receptacle and fixture. (Only random testing will be conducted.)
67. Remove switch or outlet cover-plates.
68. Inspect low voltage systems or relays, smoke and heat detectors (other than as required elsewhere), telephone systems, security systems, locking devices, cable TV, or intercoms.
69. Inspect burglar alarms, antennas, de-icing tapes, lightening arrestors, timers or systems controlled by timers, or any other ancillary electrical components not a part of the primary electrical distribution system of the home.
70. Operate appliances except as required elsewhere.
71. Evaluate paint, wallpaper and other finish treatments on interior walls, ceilings and floors.
72. Inspect carpeting, draperies or drapery hardware, blinds and other window treatments.
73. Lift or move existing floor coverings.
74. Report on concealed insulation or vapor retarders or evaluate insulation hidden from view.
75. Evaluate venting systems built into appliances.
76. Enter into attic spaces without provisions for walking safely.
77. Walk or crawl across exposed floor joists or try to find footing hidden by attic insulation.
78. Enter attic or other spaces that are not readily accessible.
79. Break or otherwise damage a surface finish or weather seal on or around access panel and covers.
80. Inspect concealed areas, framing or insulation.
81. Enter attics areas that are overheated (over 100 degrees Fahrenheit).
82. Evaluate storm windows, storms doors, screens, shutters, awnings and other seasonal accessories.
83. Evaluate fences.
84. Evaluate safety glazing in doors and windows.
85. Evaluate geological conditions, soil conditions, recreational facilities, outbuildings other than primary garages and carports.
86. Evaluate garage door operator remote control devices.
87. Offer or perform any act or service contrary to law.
88. Offer warranties or guarantees of any kind.
89. Offer or perform engineering, architectural, plumbing, electrical or other job function requiring an occupational license in the jurisdiction where the inspection is taking place, unless the inspector holds such license. In which case, he/she may so advise the client and go beyond the Standard of Care for home inspectors as an extra service. An extra fee may be charged for the extra service.
90. Calculate the strength, adequacy, or efficiency of any system or component.
91. Project operating costs of any components.
92. Predict future conditions, including but not limited to life expectancy and failure of components.
93. Report on or determine the source or cause of odors.