

# NATIONAL ASSOCIATION OF HOME INSPECTORS, INC. STANDARDS OF PRACTICE AND CODE OF ETHICS

#### STANDARDS OF PRACTICE

# 1. Purpose, Scope and General Statements

- 1.1 The Standards of Practice (Standards) provide the minimum standards of performance for a written report on a residential home inspection performed by a member of the National Association of Home Inspectors, Inc. (NAHI).
- 1.2 The Standards define and clarify the purpose, conditions, limitations, exclusions, and certain terms relating to an inspection.
- 1.3 The Standards identify those items, components, and systems included in the scope of an inspection.
- 1.4 The Standards apply only to the inspection of buildings with one (1) to four (4) dwelling units.
- 1.5 The Standards apply to a visual inspection of the readily accessible areas of the included items, components, and systems to determine if, at the time of the inspection, they are performing their intended function without regard to life expectancy.
- 1.6 The purpose of the inspection is to identify visible defects and/or conditions that, in the judgement of the Inspector, adversely affect the function and/or integrity of the items, components, and systems.
- 1.7 Inspections performed under the Standards are basically visual and rely upon the opinion, judgement, and experience of the Inspector, and are not intended to be technically exhaustive.
- 1.8 Inspections shall be performed in a time period sufficient to allow compliance with the provisions of the Standards.
- 1.9 Inspections performed under the Standards shall not be construed as a compliance inspection of any code, governmental regulation, or manufacturer's installation instructions or procedures. In the event a law, statute, or ordinance prohibits a procedure recommended in the Standards, the Inspector is relieved of the obligation to adhere to the prohibited part of the Standards.
- 1.10 Inspections performed under the Standards are not an expressed or implied warranty or a guarantee of the adequacy, performance, or useful life of any item, component, or system in, on, or about the inspected property.
- 1.11 Detached building(s) and detached garage(s) located on the property will be inspected under these Standards only if specifically listed in the inspection report.
- 1.12 The National Association of Home Inspectors recommends that its members perform inspections in accordance with these Standards, the Code of Ethics, and applicable law(s). The Standards are not intended to limit members from performing "additional inspection services."
- 1.13 The inspector shall report on any system and component included in these standards of practice which were present at the time of the home inspection but were not inspected and provide the reason they were not inspected.

#### 2. General Limitations and Exclusions

- 2.1 Inspections performed under the Standards exclude any item(s) concealed or not readily accessible to the Inspector. The Inspector is not required to move furniture, personal, or stored items; lift floor coverings; move attached wall, ceiling coverings, or panels; or perform any test(s) or procedures(s) which could damage or destroy the item(s) being evaluated.
- 2.2 The following are excluded and not limited to: appliances, recreational facilities, alarms, intercoms, speaker systems, radio controlled devices, security devices and lawn irrigation systems.
- 2.3 The determination of the presence of or damage caused by termites or any other wood-damaging insects or organism is excluded.
- 2.4 Also excluded from a standard home inspection is the determination of the indoor air quality or sickness of any building including, but not limited to, the presence or absence of all manner of biological activity, such as molds, insects, birds, pets, mammals, and other flora and fauna, and their consequent physical damage, toxicity, odors, waste products, and noxiousness.
- 2.5 Use of special instruments or testing devices, such as amp meters, pressure gauges,

moisture meters, gas detectors and similar equipment is not required.

- 2.6 The inspection is not required to include information from any source concerning previous property, geological, environmental or hazardous waste conditions, manufacturer recalls or conformance of proper manufacturer's installation of any component or system, or information contained in Consumer Protection Bulletin. The inspection is not required to include information from any source concerning past or present violations of codes, ordinances, or regulations.
- 2.7 The inspection and report are opinions only, based upon visual observation of existing conditions of the inspected property at the time of the inspection. **THE REPORT IS**

# NOT INTENDED TO BE, OR TO BE CONSTRUED AS, A GUARANTEE, WARRANTY, OR ANY FORM OF INSURANCE. The Inspector will not be responsible for any repairs or replacements with regard to the property or the contents thereof.

- 2.8 The Inspector is not required to determine property boundary lines or encroachments.
- 2.9 The inspector is not required to provide an inspection of any condominium common component, system or evaluate condominium reserve accounts.

## 3. Site

- 3.1 Components for Inspection.
- 3.1.1 Building perimeter, land grade, and water drainage directly adjacent to the foundation.
- 3.1.2 Trees and vegetation that adversely affect the structure.
- 3.1.3 Walks, grade steps, driveways, patios, and retaining walls contiguous with the structure.
- 3.2 Procedures for Inspection.

The Inspector will:

- 3.2.1 Describe material and inspect the condition of the driveways, walkways, grade steps, patios, and other items contiguous with the inspected structure.
- 3.2.2 Observe the drainage, grading, and vegetation for conditions that adversely affect the structure.
- 3.3 Limitations.

The Inspector is **not** required to:

- 3.3.1 Inspect fences or privacy walls.
- 3.3.2 Evaluate the condition of trees, shrubs, and or other vegetation.
- 3.3.3 Evaluate or determine soil or geological conditions, site engineering, or property boundaries.

#### 4. Foundations

- 4.1 Components for Inspection.
- 4.1.1 Foundation walls, first-floor systems, other support and sub-structure components, stairs
- 4.1.2 Ventilation (when applicable).
- 4.1.3 Grade slab and/or floor slab.
- 4.2 Procedures for Inspection.

The Inspector will:

- 4.2.1 Identify the type of structure and material comprising the structure and other items inspected.
- 4.2.2 Observe the condition and serviceability of visible, exposed areas of foundation walls, grade slab, bearing walls, posts, piers, beams, joists, trusses, subfloors, chimney foundations, stairs, and other similar structural components.
- 4.2.3 Inspect foundations for indications of flooding, moisture, or water penetration.
- 4.2.4 Observe subfloor crawl space ventilation and vapor barriers.
- 4.2.5 Operate the sump pump when present.
- 4.2.6 Inspect the visible and accessible wooden members.
- 4.2.7 Observe the visible condition of floor slab when present.
- 4.3 Limitations.

The Inspector is **not** required to:

- 4.3.1 Enter subfloor crawl spaces with headroom of less than 3 feet, obstructions, or other detrimental conditions.
- 4.3.2 Move stored items or debris or perform excavation to gain access.
- 4.3.3 Enter areas which, in the inspector's opinion, may contain conditions or materials hazardous to the health and safety of the Inspector.
- 4.3.4 Operate sump pumps equipped with internal/water dependent switches.

# 5. Exterior

- 5.1 Components for Inspection.
- 5.1.1 Visible structural components.
- 5.1.2 Wall covering, trim, and protective coating.
- 5.1.3 Windows and doors.
- 5.1.4 Attached porches, decks, steps, balconies, handrails, guardrails, and carports.
- 5.1.5 Visible exterior portions of chimneys.

5.2 Procedures for Inspection.

The Inspector will:

- 5.2.1 Identify the type and material comprising the exterior components inspected.
- 5.2.2 Observe the condition of the components from the ground level.
- 5.2.3 Observe the condition of a representative number of visible windows and doors.
- 5.2.4 Inspect attached porches, decks, steps, balconies, handrails, guardrails and carports.

5.3 Limitations.

The Inspector is **not** required to:

- 5.3.1 Inspect buildings, decks, patios, retaining walls, and other structures detached from the house.
- 5.3.2 Evaluate function of shutters, awnings, storm doors, storm windows and similar accessories.
- 5.3.3 Inspect or test the operation of security locks, devices, or systems.
- 5.3.4 Evaluate the presence, extent, and type of insulation and vapor barriers in the exterior walls.
- 5.3.5 Examine the interior of the chimney flues or determine the presence or absence of flu liners.
- 5.3.6 Inspect for safety type glass or the integrity of thermal window seals or damaged glass.

#### 6. Roof Coverings, Flashings, Gutters, Downspouts and Roof Ventilation

- 6.1 Components for Inspection.
- 6.1.1 Roof covering material.
- 6.1.2 Rain gutter and downspout system.
- 6.1.3 Visible portions of roof flashings.
- 6.1.4 Roof ventilation.
- 6.1.5 Roof soffits and fascias.
- 6.1.6 Roof skylights and other roof accessories.
- 6.2 Procedures for Inspection.

The Inspector will:

- 6.2.1 Describe type of roofing and gutters.
- 6.2.2 Observe the condition of visible roof material, rain gutter and downspout systems, visible portions of roof flashings, roof soffits and fascias, roof vents, skylights and other roof accessories visible from the exterior.
- 6.2.3 If possible, inspect the roof surface and components from arms-length distance or with binoculars from the ground.
- 6.2.4 Inspect flat roofs where internal accessibility is readily and safely available.
- 6.2.5 Report presence of roof ventilation.
- 6.3 Limitations.

The Inspector is **not** required to:

- 6.3.1 Walk on or access a roof where it could damage the roof or roofing material or be unsafe for the Inspector.
- 6.3.2 Remove snow, ice, debris or other conditions that prohibit the observation of the roof surfaces.
- 6.3.3 Inspect internal gutter and downspout systems and related underground drainage piping.
- 6.3.4 Inspect antennas, lightning arresters, or similar attachments.
- 6.3.5 Operate powered roof ventilators.
- 6.3.6 Determine remaining life expectancy of roof coverings, presence or absence of hail damage; manufacturers' defects, exceptions, installation methods or recalls; or number of layers.
- 6.3.7 Determine adequacy of roof ventilation.

# 7. Roof Structure, Attic and Insulation

- 7.1 Components for Inspection.
- 7.1.1 Roof framing, sheathing and decking.
- 7.1.2 Attic insulation.
- 7.2 Procedures for Inspection.

The Inspector will:

- 7.2.1 Describe material comprising the roof structure in the visible attic area.
- 7.2.2 Observe the condition of the visible roof structure and attic components where readily and safely accessible.
- 7.2.3 Investigate evidence of the presence of water penetration.
- 7.2.4 Determine the presence of attic insulation and its approximate thickness.
- 7.3 Limitations.

The Inspector is **not** required to:

7.3.1 Enter attic spaces with headroom of less than 5 feet, with insulation covering the ceiling joist, or bottom truss cord, or if there are obstructions, trusses, or other detrimental conditions.

7.3.2 Break or otherwise damage the surface finish or weather seal on or around access panels and covers.

#### 8. Attached Garage(s)/Carport(s)

- 8.1 Components for Inspection.
- 8.1.1 Exterior and interior walls and ceilings, floors, windows, doors, roof, and foundation.
- 8.1.2 Electrical system and components.
- 8.1.3 Plumbing system and components.
- 8.1.4 Heating systems or units.
- 8.2 Procedures for Inspection.

The Inspector will:

- 8.2.1 Identify type and material of door(s), exterior walls, roof (if applicable), and other items to be inspected.
- 8.2.2 Observe the condition and function of listed components; electric, plumbing, heating and similar systems.
- 8.2.3 Inspect vehicle doors for type, general condition, and intended function by manual operation or by the use of permanently affixed opener(s).
- 8.3 Limitations.

The Inspector is not required to:

- 8.3.1 Inspect or operate equipment housed in the garage area except as otherwise addressed in the Standards.
- 8.3.2 Verify or certify safe operation of any auto reverse or related safety function(s) of a vehicle door.

#### 9. Electrical

- 9.1 Components for Inspection.
- 9.1.1 Entrance of the primary service from masthead to main panel.
- 9.1.2 Main and sub-panels including feeders.
- 9.1.3 Branch circuits, connected devices, and lighting fixtures.
- 9.2 Procedures for Inspection.

The Inspector will:

- 9.2.1 Identify type and location of primary service (overhead or underground), voltage, amperage, and over-current protection devices (fuses or breakers).
- 9.2.2 Observe the existence of a connected grounding conductor when readily accessible.
- 9.2.3 Inspect the main and branch circuit conductors for proper over current protection and condition by visual observation after removal of the readily accessible main and sub electric panel cover(s).
- 9.2.4 Determine presence of aluminum branch circuit wiring at the main and sub-panels.
- 9.2.5 Test and/or verify operation of a representative number of accessible switches, receptacles and light fixtures.
- 9.2.6 Test and/or verify grounding and polarity of a representative number of receptacles in proximity to plumbing fixtures or on the exterior.
- 9.2.7 Verify operation of ground fault circuit interrupters (GFCI), if present.
- 9.2.8 Observe the general condition of visible branch circuit conductors that may constitute a hazard to the occupant or the structure by reason of improper use or installation of electrical components.
- 9.3 Limitations.

The Inspector is **not** required to:

- 9.3.1 Insert any tool, probe or testing device into the main or sub-panels.
- 9.3.2 Activate electrical systems or branch circuits which are not energized.
- 9.3.3 Operate overload protection devices.
- 9.3.4 Inspect ancillary systems, including but not limited to: burglar alarms, home protection systems, low voltage relays, smoke/heat detectors, antennas, electrical de-icing tapes, sprinkler wiring, swimming pool wiring, or any systems controlled by timers.
- 9.3.5 Move any objects, furniture, or appliances to gain access to any electrical component.
- 9.3.6 Test every switch, receptacle, and fixture.
- 9.3.7 Remove switch and outlet cover plates.
- 9.3.8 Inspect electrical equipment not readily accessible or dismantle any electrical device or control.
- 9.3.9 Verify continuity of connected service ground(s).

# 10. Plumbing

- 10.1 Components for Inspection.
- 10.1.1 Visible water supply lines.
- 10.1.2 Visible waste/soil and vent lines.
- 10.1.3 Fixtures and faucets.
- 10.1.4 Domestic hot water system and fuel source.
- 10.2 Procedures for Inspection.

The Inspector will:

10.2.1 Identify material of the main line and water supply lines.

- 10.2.2 Verify the presence of a main water supply valve.
- 10.2.3 Identify type of sanitary waste piping.
- 10.2.4 Identify type and capacity of domestic water heating unit(s).
- 10.2.5 Inspect the condition of accessible and visible water and waste lines.
- 10.2.6 Inspect and operate fixtures and faucets.
- 10.2.7 Inspect and operate the domestic hot water system.
- 10.2.8 Inspect and operate drain pumps and waste ejector pumps when possible.
- 10.2.9 Test the water supply for functional flow.
- 10.2.10 Test waste lines from sinks, tubs and showers for functional drainage.
- 10.3 Limitations.

The Inspector is **not** required to:

- 10.3.1 Operate any main, branch or fixture valve, except faucets, or determine water temperature.
- 10.3.2 Inspect any system that is shut-down or secured.
- 10.3.3 Inspect any plumbing components not readily accessible.
- 10.3.4 Inspect any exterior plumbing components or interior or exterior drain systems.
- 10.3.5 Inspect interior fire sprinkler systems.
- 10.3.6 Evaluate the potability of any water supply.
- 10.3.7 Inspect water conditioning equipment, including softener and filter systems.
- 10.3.8 Operate freestanding or built-in appliances.
- 10.3.9 Inspect private water supply systems.
- 10.3.10 Test shower pans, tub and shower surrounds, or enclosures for leakage.
- 10.3.11 Inspect gas supply system for materials, installation or leakage.
- 10.3.12 Evaluate the condition and operation of water wells and related pressure tanks and pumps; the quality or quantity of water from on-site water supplies; or the condition and operation of on-site sewage disposal systems such as cesspools, septic tanks, drain fields, related underground piping, conduit, cisterns, and equipment.
- 10.3.13 Inspect and operate fixtures and faucets if the flow end of the faucet is connected to an appliance.
- 10.3.14 Record location of any on-site visible fuel tanks within or directly adjacent to structure.

#### 11. Central Heating

- 11.1 Components for Inspection.
- 11.1.1 Fuel source.
- 11.1.2 Heating equipment.
- 11.1.3 Heating distribution.
- 11.1.4 Operating controls.
- 11.1.5 Flue pipes, chimneys and venting.
- 11.1.6 Auxiliary heating units.
- 11.2 Procedures for Inspection.

The Inspector will:

- 11.2.1 Identify the type of fuel, heating equipment, and heating distribution system.
- 11.2.2 Operate the system using normal control devices to determine function.
- 11.2.3 Open access panels or covers provided by the manufacturer or installer, if readily detachable.
- 11.2.4 Observe the condition of normally operated controls and components of the systems.
- 11.2.5 Observe visible flue pipes, dampers and related components for safe operation.
- 11.2.6 Observe the condition of a representative number of heat sources in each habitable space of the house.
- 11.2.7 Inspect the installation and operation of fixed supplementary heat units.
- 11.3 Limitations.

The Inspector is **not** required to:

- 11.3.1 Activate or operate heating or other systems that do not respond to normal controls or have been shut-down.
- 11.3.2 To inspect or evaluate a heat exchanger.
- 11.3.3 Inspect equipment or remove covers or panels that are not readily accessible.
- 11.3.4 Dismantle any equipment, controls, or gauges.
- 11.3.5 Inspect the interior of chimney flues.
- 11.3.6 Inspect heating system accessories, such as humidifiers, air purifiers, motorized dampers, heat reclaimers, etc.
- 11.3.7 Inspect solar heating systems.
- 11.3.8 Activate heating, heat pump systems, or other systems when ambient temperatures or other circumstances are not conducive to safe operation or may damage the equipment.
- 11.3.9 Evaluate the type of material contained in insulation and/or wrapping of pipes, ducts, jackets and boilers.
- 11.3.10 Operate digital-type thermostats or controls.
- 11.3.11 Evaluate the capacity, adequacy, or efficiency of a heating or cooling system.

- 11.3.12 Test or operate gas logs, built-in gas burning appliances, grills, stoves, space heaters, or solar heating devices.
- 11.3.13 Determine clearance to combustibles or adequacy of combustion air.

#### 12. Central Air Conditioning

- 12.1 Components for Inspection.
- 12.1.1 Cooling equipment.
- 12.1.2 Cooling distribution.
- 12.1.3 Operating controls.
- 12.2 Procedures for Inspection.

## The Inspector will:

- 12.2.1 Identify the type of central air conditioning system and energy sources.
- 12.2.2 Operate the system using normal control devices.
- 12.2.3 Open access panels or covers provided by the manufacturer or installer, if readily accessible.
- 12.2.4 Observe the condition of controls and operative components of the complete system, conditions permitting.
- 12.2.5 Observe the condition of a representative number of the central air cooling outlets in each habitable space of the house.
- 12.3 Limitations.
- The Inspector is **not** required to:
- 12.3.1 Activate or operate cooling or other systems that have been shut-down.
- 12.3.2 Inspect gas-fired refrigeration systems, evaporative coolers, or wall or windowmounted air conditioning units.
- 12.3.3 Check the pressure of the system coolant or determine the presence of leakage.
- 12.3.4 Evaluate the capacity, efficiency, or adequacy of the system.
- 12.3.5 Operate equipment or systems if exterior temperature is below  $60^{\circ}$  Fahrenheit or when other circumstances are not conducive to safe operation or may damage the equipment.
- 12.3.6 Remove covers or panels that are not readily accessible.
- 12.3.7 Dismantle any equipment, controls, or gauges.
- 12.3.8 Check the electrical current drawn by the unit.
- 12.3.9 Operate digital-type thermostats or controls.

#### 13. Interior

- 13.1 Components for Inspection.
- 13.1.1 Walls, ceilings, floors, windows, and doors.
- 13.1.2 Steps, stairways, balconies, railings.
- 13.1.3 Fireplaces.
- 13.1.4 Electric outlets and fixtures.
- 13.1.5 Plumbing fixtures and components.
- 13.1.6 Heating and cooling distribution.
- 13.2 Procedures for Inspection.

# The Inspector will:

- 13.2.1 Observe the visible condition of the surfaces of walls, ceilings, and floors relative to structural integrity and evidence of water penetration.
- 13.2.2 Verify the presence of steps, stairways, balconies, handrails and guardrails and observe their condition.
- 13.2.3 Describe type, material, condition and operation of a representative number of windows, doors and their hardware.
- 13.2.4 Inspect the exterior condition of the kitchen cabinets and countertops.
- 13.2.5 Observe the condition of fireplaces, dampers, fire boxes and hearths readily visible.
- 13.2.6 Locate and observe a representative number of electrical outlets/fixtures and wiring in each room as described in Section 9.
- 13.2.7 Comment on presence or absence of smoke detectors.
- 13.2.8 Observe condition and operation of plumbing fixtures and components in each room as described in Section 10.
- 13.3 Limitations.

# The Inspector is **not** required to:

- 13.3.1 Ignite fires in a fireplace or stove to determine the adequacy of draft, perform a chimney smoke test, or inspect any solid fuel device in use.
- 13.3.2 Evaluate the installation or adequacy of inserts, wood burning stoves, or other modifications in a fireplace, stove, or chimney.
- 13.3.3 Determine clearance to combustibles in concealed areas.
- 13.3.4 Determine cosmetic condition of ceilings, walls, floor coverings, and components.
- 13.3.5 Determine if the bath and/or kitchen vent fan ducting exhausts air to exterior of house.

#### **CODE OF ETHICS**

To maintain the integrity and high standards of skill and practice in the home inspection profession, the following rules of conduct and ethics shall be binding upon the use of the Standards of Practice (Standards) of the National Association of Home Inspectors, Inc. (NAHI):

- 1. The Inspector will act as a disinterested third party and will discharge his duties with integrity and fidelity to the public, with fairness and impartiality to all parties.
- 2. The Inspector shall uphold the honor and dignity of this profession and avoid association with any enterprise of questionable character or apparent conflict of interest.
- 3. The Inspector will express an opinion only when it is based on practical experience and honest conviction.
- 4. The Inspector will always act in good faith toward the client.
- 5. The Inspector will not disclose any information concerning the results of the inspection without the approval of the client for whom the inspection was performed.
- 6. The Inspector will not accept compensation, financial or otherwise, from more than one interested party for the same service on the same property without the consent of all interested parties.
- 7. The Inspector will not accept nor offer commissions or allowances, directly or indirectly, from other parties dealing with the client in connection with work for which the Inspector is responsible.
- 8. The Inspector may provide "additional inspection services" only after proper disclosure to the client that the "additional inspection services" are not part of the home inspection, as defined by the NAHI Standards of Practice. In addition, the sale of products or correction of deficiencies are not permitted under this Code of Ethics. The Inspector will promptly disclose to the client any interest in any business which may affect the client, the quality or the result of the inspection.
- 9. The Inspector shall make every effort to uphold, maintain and improve the professional practice, integrity and reputation of NAHI. He will report all violations of this Code by other members, and any other relevant information, to NAHI for possible remedial action.
- 10. An appraisal or opinion of the market value of the inspected property will not be expressed by the Inspector within the context of the inspection.
- 11. Use of the NAHI logo and name is limited to those persons holding the designation of Regular Member. Associate, NAHI CRI, and Affiliate Members may use specifically designated logos in advertising.