

# State of Mississippi

## Home Inspector Regulatory Board

# Standards of Practice and Code of Ethics

*(The Mississippi Standards of Practice and Code of Ethics is adopted from the  
American Society of Home Inspector's (ASHI) Standards of Practice and Code of Ethics.  
The Mississippi Home Inspector Regulatory Board gratefully acknowledges ASHI's consent.)  
~ Effective 10/15/06 ~*

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*Effective October 15, 2006 (ASHI)*

## Standards of Practice

### 1. INTRODUCTION

The American Society of Home Inspectors (ASHI) is a not-for-profit professional society established in 1976. Membership in ASHI is voluntary and its members are private home *inspectors*. ASHI's objectives include promotion of excellence within the profession and continual improvement of its members' inspection services to the public.

### 2. PURPOSE AND SCOPE

**2.1** The purpose of the Standards of Practice is to establish a minimum and uniform standard for home inspectors who subscribe to these Standards of Practice. Home inspections performed to these Standards of Practice are intended to provide the client with objective information regarding the condition of the systems and components of the home as inspected at the time of the home inspection. Redundancy in the description of the requirements, limitations, and exclusions regarding the scope of the home inspection is provided for emphasis only.

#### **2.2 Inspectors shall:**

- A.** adhere to the Code of Ethics of the American Society of Home Inspectors.
- B.** inspect readily accessible, visually observable, installed systems and components listed in these Standards of Practice.
- C.** report:
  - 1. those systems and components inspected that, in the professional judgment of the inspector, are not functioning properly, significantly deficient, unsafe, or are near the end of their service lives.
  - 2. recommendations to correct, or monitor for future correction, the deficiencies reported in 2.2.C.1, or items needing further evaluation. (Per Exclusion 13.2.A.5 inspectors are NOT required to determine methods, materials, or costs of corrections.)
  - 3. reasoning or explanation as to the nature of the deficiencies reported in 2.2.C.1, that are not self-evident.
  - 4. systems and components designated for inspection in these Standards of Practice that were present at the time of the home inspection but were not inspected and the reason(s) they were not inspected.

#### **2.3 These Standards of Practice are not intended to limit inspectors from:**

- A.** including other inspection services or systems and components in addition to those required in Section 2.2.B.
- B.** designing or specifying repairs, provided the inspector is appropriately qualified and willing to do so.
- C.** excluding systems and components from the inspection if requested by the client.

### 3. STRUCTURAL COMPONENTS

#### 3.1 The inspector shall:

- A. inspect:
  - 1. structural components including the foundation and framing.
  - 2. by probing a representative number of structural components where deterioration is suspected or where clear indications of possible deterioration exist. Probing is NOT required when probing would damage any finished surface or where no deterioration is visible or presumed to exist.
- B. describe:
  - 1. the methods used to inspect under-floor crawl spaces and attics.
  - 2. the foundation.
  - 3. the floor structure.
  - 4. the wall structure.
  - 5. the ceiling structure.
  - 6. the roof structure.

#### 3.2 The inspector is NOT required to:

- A. provide any engineering or architectural services or analysis.
- B. offer an opinion as to the adequacy of any structural system or component.

### 4. EXTERIOR

#### 4.1 The inspector shall:

- A. inspect:
  - 1. siding, flashing and trim.
  - 2. all exterior doors.
  - 3. attached or adjacent decks, balconies, stoops, steps, porches, and their associated railings.
  - 4. eaves, soffits, and fascias where accessible from the ground level.
  - 5. vegetation, grading, surface drainage, and retaining walls that are likely to adversely affect the building.
  - 6. adjacent or entryway walkways, patios, and driveways.
- B. describe:
  - 1. siding.

#### 4.2 The inspector is NOT required to inspect:

- A. screening, shutters, awnings, and similar seasonal accessories.
- B. fences.
- C. geological and/or soil conditions.
- D. recreational facilities.
- E. outbuildings other than garages and carports.
- F. seawalls, break-walls, and docks.
- G. erosion control and earth stabilization measures.

### 5. ROOFING

#### 5.1 The inspector shall:

- A. inspect:
  - 1. roofing materials.
  - 2. roof drainage systems.
  - 3. flashing.
  - 4. skylights, chimneys, and roof penetrations.

- B.** describe:
  1. roofing materials.
  2. methods used to inspect the roofing.

**5.2 The inspector is NOT required to inspect:**

- A.** antennae.
- B.** interiors of flues or chimneys that are not readily accessible.
- C.** other installed accessories.

**6. PLUMBING**

**6.1 The inspector shall:**

- A.** inspect:
  1. interior water supply and distribution systems including all fixtures and faucets.
  2. drain, waste, and vent systems including all fixtures.
  3. water heating equipment and hot water supply system.
  4. vent systems, flues, and chimneys.
  5. fuel storage and fuel distribution systems.
  6. drainage sumps, sump pumps, and related piping.
- B.** describe:
  1. water supply, drain, waste, and vent piping materials.
  2. water heating equipment including energy source(s).
  3. location of main water and fuel shut-off valves.

**6.2 The inspector is NOT required to:**

- A.** inspect:
  1. clothes washing machine connections.
  2. interiors of flues or chimneys that are not readily accessible.
  3. wells, well pumps, or water storage related equipment.
  4. water conditioning systems.
  5. solar water heating systems.
  6. fire and lawn sprinkler systems.
  7. private waste disposal systems.
- B.** determine:
  1. whether water supply and waste disposal systems are public or private.
  2. water supply quantity or quality.
- C.** operate automatic safety controls or manual stop valves.

**7. ELECTRICAL**

**7.1 The inspector shall:**

- A.** inspect:
  1. service drop.
  2. service entrance conductors, cables, and raceways.
  3. service equipment and main disconnects.
  4. service grounding.
  5. interior components of service panels and sub panels.
  6. conductors.
  7. over current protection devices.

8. a representative number of installed lighting fixtures, switches, and receptacles.
9. ground fault circuit interrupters.

**B.** describe:

1. amperage and voltage rating of the service.
2. location of main disconnect(s) and sub panels.
3. presence of solid conductor aluminum branch circuit wiring.
4. presence or absence of smoke detectors.
5. wiring methods.

**7.2 The inspector is NOT required to:**

**A.** inspect:

1. remote control devices.
2. alarm systems and components.
3. low voltage wiring systems and components.
4. ancillary wiring systems and components. not a part of the primary electrical power distribution system.

**B.** measure amperage, voltage, or impedance.

**8. Heating**

**8.1 The Inspector shall:**

**A.** open readily openable access panels.

**B.** inspect:

1. installed heating equipment.
2. vent systems, flues, and chimneys.

**C.** describe:

1. energy source(s).
2. heating systems

**8.2 The Inspector is NOT required to:**

**A.** inspect:

1. interiors of flues or chimneys that are not readily accessible.
2. heat exchangers.
3. humidifiers or dehumidifiers.
4. electronic air filters.
5. solar space heating systems.

**B.** determine heat supply adequacy or distribution balance.

**9. AIR CONDITIONING**

**9.1 The inspector shall:**

**A.** open readily openable access panels.

**B.** inspect:

1. central and through-wall equipment
2. distribution systems.

**C.** describe:

1. energy source(s).
2. cooling systems.

- 9.2 The inspector is NOT required to:**
- A.** inspect electronic air filters
  - B.** determine cooling supply adequacy or distribution balance.
  - C.** inspect window air conditioning units.

**10. INTERIORS**

- 10.1 The inspector shall inspect:**
- A.** walls, ceilings, and floors.
  - B.** steps, stairways, and railings.
  - C.** countertops and a representative number of installed cabinets.
  - D.** a representative number of doors and windows.
  - E.** garage doors and garage door operators.

**10.2 The inspector is NOT required to inspect:**

- A.** paint, wallpaper, and other finish treatments.
- B.** carpeting.
- C.** window treatments.
- D.** central vacuum systems.
- E.** household appliances.
- F.** recreational facilities.

**11. INSULATION & VENTILATION**

**11.1 The inspector shall:**

- A.** inspect:
  - 1. insulation and vapor retarders in unfinished spaces.
  - 2. ventilation of attics and foundation areas.
  - 3. mechanical ventilation systems.
- B.** describe:
  - 1. insulation and vapor retarders in unfinished spaces.
  - 2. absence of insulation in unfinished spaces at conditioned surfaces.

- 11.2 The inspector is NOT required to disturb insulation.**  
See 13.2.A.11 and 13.2.A.12.

## **12. FIREPLACES AND SOLID FUEL BURNING APPLIANCES**

### **12.1 The inspector shall:**

- A.** inspect:
  - 1. system components.
  - 2. chimney and vents.
- B.** describe:
  - 1. fireplaces and solid fuel burning appliances.
  - 2. chimneys.

### **12.2 The inspector is NOT required to:**

- A.** inspect:
  - 1. interiors of flues or chimneys.
  - 2. firescreens and doors.
  - 3. seals and gaskets.
  - 4. automatic fuel feed devices.
  - 5. mantles and fireplace surrounds.
  - 6. combustion make-up air devices.
  - 7. heat distribution assists (gravity fed and fan assisted).
- B.** ignite or extinguish fires.
- C.** determine draft characteristics.
- D.** move fireplace inserts and stoves or firebox contents.

## **13. GENERAL LIMITATIONS AND EXCLUSIONS**

### **13.1 General limitations:**

- A.** The inspector is NOT required to perform any action or make any determination not specifically stated in these Standards of Practice.
- B.** Inspections performed in accordance with these Standards of Practice:
  - 1. are not technically exhaustive.
  - 2. are not required to identify concealed conditions, latent defects, or consequential damage(s).
- C.** These Standards of Practice are applicable to buildings with four or fewer dwelling units and their garages or carports.

### **13.2 General exclusions:**

- A. Inspectors are NOT required to determine:**
  - 1. conditions of systems or components that are not readily accessible.
  - 2. remaining life expectancy of any system or component.
  - 3. strength, adequacy, effectiveness, or efficiency of any system or component.
  - 4. the causes of any condition or deficiency.
  - 5. methods, materials, or costs of corrections.
  - 6. future conditions including but not limited to failure of systems and components.
  - 7. the suitability of the property for any specialized use.
  - 8. compliance with regulatory requirements (codes, regulations, laws, ordinances, etc.).
  - 9. market value of the property or its marketability.
  - 10. the advisability of purchase of the property.
  - 11. the presence of potentially hazardous plants or animals including, but not limited to, wood destroying organisms or diseases harmful to

- 12. humans including molds or mold-like substances.  
the presence of any environmental hazards including, but not limited to, toxins, carcinogens, noise, and contaminants in soil, water, and air.
- 13. the effectiveness of any system installed or method utilized to control or remove suspected hazardous substances.
- 14. operating costs of systems or components.
- 15. acoustical properties of any system or component.
- 16. soil conditions relating to geotechnical or hydrologic specialties.

**B. Inspectors are NOT required to offer:**

- 1. or perform any act or service contrary to law.
- 2. or perform engineering services.
- 3. or perform any trade or any professional service other than home inspection.
- 4. warranties or guarantees of any kind.

**C. Inspectors are NOT required to operate:**

- 1. any system or component that is shut down or otherwise inoperable.
- 2. any system or component that does not respond to normal operating controls.
- 3. shut-off valves or manual stop valves.

**D. Inspectors are NOT required to enter:**

- 1. any area that will, in the opinion of the inspector, likely be dangerous to the inspector or other persons or damage the property or its systems or components.
- 2. under-floor crawl spaces or attics that are not readily accessible.

**E. Inspectors are NOT required to inspect:**

- 1. underground items including but not limited to underground storage tanks or other underground indications of their presence, whether abandoned or active.
- 2. items that are not installed.
- 3. installed decorative items.
- 4. items in areas that are not entered in accordance with 13.2.D.
- 5. detached structures other than garages and carports.
- 6. common elements or common areas in multi-unit housing, such as condominium properties or cooperative housing.

**F. Inspectors are NOT required to:**

- 1. perform any procedure or operation that will, in the opinion of the inspector, likely be dangerous to the inspector or other persons or damage the property or its systems or components.
- 2. describe or report on any system or component that is not included in these Standards and was not inspected.
- 3. move personal property, furniture, equipment, plants, soil, snow, ice, or debris.
- 4. dismantle any system or component, except as explicitly required by these Standards of Practice.

# ASHI STANDARDS OF PRACTICE GLOSSARY OF ITALICIZED TERMS

**Alarm Systems**

Warning devices installed or freestanding including but not limited to smoke detectors, carbon monoxide detectors, flue gas, and other spillage detectors, and security equipment

**Automatic Safety Controls**

Devices designed and installed to protect systems and components from unsafe conditions

**Component**

A part of a system

**Decorative**

Ornamental; not required for the proper operation of the essential systems and components of a home

**Describe**

To identify (in writing) a system or component by its type or other distinguishing characteristics

**Dismantle**

To take apart or remove any component, device, or piece of equipment that would not be taken apart or removed by a homeowner in the course of normal maintenance

**Engineering**

The application of scientific knowledge for the design, control, or use of building structures, equipment, or apparatus

**Further Evaluation**

Examination and analysis by a qualified professional, tradesman, or service technician beyond that provided by the home inspection

**Home Inspection**

The process by which an inspector visually examines the readily accessible systems and components of a home and which describes those systems and components in accordance with these Standards of Practice

**Household Appliances**

Kitchen, laundry, and similar appliances, whether installed or free-standing

**Inspect**

To examine any system or component of a building in accordance with these Standards of Practice, using normal operating controls and opening readily openable access panels

**Inspector**

A person hired to examine any system or component of a building in accordance with these Standards of Practice

**Installed**

Attached such that removal requires tools

**Normal Operating Controls**

Devices such as thermostats, switches, or valves intended to be operated by the homeowner

**Readily Accessible**

Available for visual inspection without requiring moving of personal property, dismantling, destructive measures, or any action that will likely involve risk to persons or property

**Readily Openable Access Panel**

A panel provided for homeowner inspection and maintenance that is readily accessible, within normal reach, can be removed by one person, and is not sealed in place

**Recreational Facilities**

Spas, saunas, steam baths, swimming pools, exercise, entertainment, athletic, playground or other similar equipment, and associated accessories

**Report**

Communicate in writing

**Representative Number**

One component per room for multiple similar interior components such as windows, and electric receptacles; one component on each side of the building for multiple similar exterior components

**Roof Drainage Systems**

Components used to carry water off a roof and away from a building

**Shut Down**

A state in which a system or component cannot be operated by normal operating controls

**Siding**

Exterior wall covering and cladding; such as: aluminum, asphalt, brick, cement/asbestos, EIFS, stone, stucco, veneer, vinyl, wood, etc.

**Solid Fuel Burning Appliances**

A hearth and fire chamber or similar prepared place in which a fire may be built and that is built in conjunction with a chimney; or a listed assembly of a fire chamber, its chimney, and related factory-made parts designed for unit assembly without requiring field construction

**Structural Component**

A component that supports non-variable forces or weights (dead loads) and variable forces or weights (live loads)

**System**

A combination of interacting or interdependent components, assembled to carry out one or more functions.

**Technically Exhaustive**

An investigation that involves dismantling, the extensive use of advanced techniques, measurements, instruments, testing, calculations, or other means

**Under-floor Crawl Space**

The area within the confines of the foundation and between the ground and the underside of the floor

**Unsafe**

A condition in a readily accessible, installed system or component that is judged to be a significant risk of bodily injury during normal, day-to-day use; the risk may be due to damage, deterioration, improper installation, or a change in accepted residential construction standards

**Wiring Methods**

Identification of electrical conductors or wires by their general type, such as non-metallic sheathed cable, armored cable, or knob and tube, etc.



# ASHI<sup>®</sup> CODE OF ETHICS

## For the Home Inspection Profession

Integrity, honesty, and objectivity are fundamental principles embodied by this Code, which sets forth obligations of ethical conduct for the home inspection profession. The Membership of ASHI has adopted this Code to provide high ethical standards to safeguard the public and the profession. Inspectors shall comply with this Code, shall avoid association with any enterprise whose practices violate this Code, and shall strive to uphold, maintain, and improve the integrity, reputation, and practice of the home inspection profession.

**1. Inspectors shall avoid conflicts of interest or activities that compromise, or appear to compromise, professional independence, objectivity, or inspection integrity.**

- A. Inspectors shall not inspect properties for compensation in which they have, or expect to have, a financial interest.
- B. Inspectors shall not inspect properties under contingent arrangements whereby any compensation or future referrals are dependent on reported findings or on the sale of a property.
- C. Inspectors shall not directly or indirectly compensate realty agents, or other parties having a financial interest in closing or settlement of real estate transactions, for the referral of inspections or for inclusion on a list of recommended inspectors, preferred providers, or similar arrangements.
- D. Inspectors shall not receive compensation for an inspection from more than one party unless agreed to by the client(s).
- E. Inspectors shall not accept compensation, directly or indirectly, for recommending contractors, services, or products to inspection clients or other parties having an interest in inspected properties.
- F. Inspectors shall not repair, replace, or upgrade, for compensation, systems or components covered by ASHI Standards of Practice, for one year after the inspection.

**2. Inspectors shall act in good faith toward each client and other interested parties.**

- A. Inspectors shall perform services and express opinions based on genuine conviction and only within their areas of education, training, or experience.
- B. Inspectors shall be objective in their reporting and not knowingly understate or overstate the significance of reported conditions.
- C. Inspectors shall not disclose inspection results or client information without client approval. Inspectors, at their discretion, may disclose observed immediate safety hazards to occupants exposed to such hazards, when feasible.

**3. Inspectors shall avoid activities that may harm the public, discredit themselves, or reduce public confidence in the profession.**

- A. Advertising, marketing, and promotion of inspectors' services or qualifications shall not be fraudulent, false, deceptive, or misleading.
- B. Inspectors shall report substantive and willful violations of this Code to the Society.

