

STATE OF CONNECTICUT HOME INSPECTION - STANDARDS OF PRACTICE

Retain YELLOW copy of these Standards of Practice and sign below as proof of receipt.

Client/Consumer

Date

Home Inspector

1. INTRODUCTION & REQUIRED DISCLOSURE TO CONSUMER. 1.1 CT Home Inspection Standards of Practice are designed to promote excellence & exemplary practice in the home inspection industry. Home Inspectors should be able to perform a professional inspection & produce a quality report by following the Standards of Practice. Home Inspectors are required to abide by the following Standards of Practice as promulgated by the CT Home Inspection Licensing Board, Dept of Consumer Protection, 165 Capital Ave., Hartford, CT 06106. Inquiries and complaints concerning the licensee's work may be directed to the department in writing.

2. PURPOSE AND SCOPE. 2.1 The purpose of these Standards of Practice is to establish a minimum uniform standard for private, fee-paid *home inspectors* who provide or offer to provide a home inspection for compensation or other valuable consideration or to hold oneself out to the public as qualified to provide such service. Home inspection means an examination and written evaluation of two or more of the following components of a residential building: Heating, cooling, plumbing and electrical systems, structural components, foundation, roof, masonry, structure, exterior and interior components, and any other related residential housing components. *Home Inspections* performed to these Standards of Practice are intended to provide the client with information regarding the condition of the *systems* and *components* of the home as inspected at the time of the *Home Inspection*.

CODE OF ETHICS

- 1-Opinions expressed by inspectors shall only be based on their education, experience and honest convictions.
- 2-Inspector shall always act in good faith toward each client.
- 3-Inspector shall not disclose any information concerning the results of the inspection without the approval of the clients or their representatives unless the inspector finds that public health, safety or welfare imperatively requires emergency action.
- 4-Inspectors shall not accept compensation, financial or otherwise, from more than 1 interested party for same service without consent of all parties.
- 5-Inspectors will not accept nor offer commissions or allowances, directly or indirectly, from other parties dealing with their client in connection with work for which the inspector is responsible.
- 6-Prior to being retained, the inspector shall promptly disclose to his or her client any interest, or conflict of interest which may affect the client.
- 7-Inspectors will not allow an interest in any business to affect the quality or results of their inspection work which they may be called upon to perform.
- 8-The inspection work shall not be used as a vehicle for the inspector to deliberately obtain work in another field.
- 9-Inspectors shall make every effort to uphold, maintain & improve the professional integrity, reputation, & practice of the home inspection profession.
- 10-Inspectors shall not engage in false, misleading advertising or otherwise misrepresent any matters to the public.
- 11-No Inspector shall express, within the context of an inspection, an appraisal or opinion of the market value of the inspected property.
- 12-Inspectors shall not discriminate against anyone on basis of age, creed, color, sex, sexual orientation, physical, mental handicap, national origin.

STATE OF CT - DEPT OF CONSUMER PROTECTION - HOME INSPECTORS

Section 1. The Regulations of Connecticut State Agencies are amended by adding sections 20-491-1 to 20-491-26, inclusive, as follows: (NEW)
Section 20-491-1. Definitions. As used in sections 20-491-1 to 20-491-26, inclusive, of the Regulations of Connecticut State Agencies:

Section 20-491-2. **Purpose and Scope.** (a) Purpose of these regulations: Establish a minimum uniform standard for home inspectors who provide or offer to provide a home inspection; (b) Inspector shall inspect readily accessible systems & components & installed systems/components of homes; (c) Inspector shall report on those systems & components inspected which, in the professional opinion of inspector, are significantly deficient or near the end of their service lives; (d) Inspector shall provide a reason why, if not self-evident, the system or component is significantly deficient or near the end of its service life & inspector shall provide recommendations to correct or monitor reported deficiency; (e) The inspector shall report on any systems and components designated for inspection in these regulations which were present at the time of the home inspection, unless a written reason is provided as to why any such systems or components were not inspected; (f) These regulations are not intended to limit the inspector from including other inspection services, systems or components in addition to those required by these regulations; from specifying repairs, provided the inspector is appropriately qualified and willing to do so; and from excluding systems and components from the inspection if requested by the client.

Definitions: (1) "Alarm systems:" means warning devices, installed/free-standing, including: carbon monoxide detectors, flue gas, spillage detectors, security equip, ejector pumps and smoke alarms; (2) "Architectural service" means "the practice of architecture or practice architecture as defined in Section 20-288(3) of the CT General Statutes; (3) "Automatic safety controls" means devices designed and installed to protect systems and components from unsafe conditions; (4) "Component" means a part of a system; (5) "Decorative" means ornamental; not required for the operation of the essential system & components of a home; (6) "Describe" means report a system/component by its type/observed, significant characteristics to distinguish it from other systems or components; (7) "Dismantle" means 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 and routine home owner maintenance; (8) "Engineering service" means services offered by a "professional engineer" as defined in Section 20-299(1) of the Connecticut General Statutes; (9) "Further evaluation" means examination & analysis by qualified professional, tradesperson, technician beyond that provided by the home inspection; (10) "Household appliances" means kitchen, laundry, and similar appliances, whether installed or free-standing; (11) "Inspect" means to examine readily accessible systems and components of a building in accordance with home inspection statutes and sections 20-491-1 to 20-491-26, inclusive, of the Regulations of Connecticut State Agencies, using normal operating controls & opening readily accessible panels; (12) "Installed" means attached such that removal requires tools; (13) "Normal operating controls" means devices such as thermostats, switches or valves intended to be operated by the homeowner; (14) "Readily accessible" means available for visual inspection w/out moving personal property, dismantling, destructive measures, or action which will likely involve risk to persons or property; (15) "Readily open -able access panel" means a panel provided for homeowner inspection and maintenance that is within normal reach, can be removed by one person & is not sealed in place; (16) "Recreational facilities" means spas, sauna, steam bath, swimming pool, exercise, entertainment, athletic, playground, similar equip & associated access; (17) "Report" means to communicate in writing; (18) "Representative number" means one component per room for multiple similar interior components such as windows & electrical outlets; 1 component on each side of the building for multiple similar ext components; (19) "Roof drainage sys" means components used to carry water off a roof/away from a building; (20) "Significantly deficient" means unsafe/not functioning; (21) "Shut down" means a state in which system/component cannot be operated by normal controls; (22) "Solid fuel burning appliances" means a hearth, fire chamber, similarly prepared place where fire may be built & which is built in conjunction with a chimney; listed assembly, a fire chamber, its chimney & related factory-made parts designed for unit assembly without requiring field construction; (23) "Structural component" means a component that supports non-variable forces or weights (dead loads) and variable forces or weights (live loads); (24) "System" means a combination of interacting or independent components, assembled to carry out 1 or more functions;

(25) "Technically exhaustive" means: investigation involving dismantling extensive use of advance techniques, measurements, instruments, testing, calculations, other means; (26) "Under-floor crawl space" means areas within the confines of foundation/between the ground & underside of the floor; (27) "Unsafe" means a condition in a readily accessible, installed system or component judged to be significant risk of personal injury during normal, day-to-day use whether due to damage, deterioration, improper installation, change in accepted residential construction standards; & (28) "Wiring methods" means ID of elect conductors/wire of general type, such as non-metallic sheathed cable/Romex; armored cable/bx; "knob and tube."

SYSTEMS

20-491-3. **Structural System.** The inspector shall:

- (a) Inspect structural components incl foundations and framing.
- (b) Probe a representative # of structural components where deterioration is suspected or clear indications of poss deterioration exist. Probing is not req'd when it would damage finishes or where deterioration is not visible.
- (c) Describe the foundation and report the methods used to inspect the under-floor crawl space or bsmnt area; floor, wall or ceiling structure; roof structure and report the methods used to inspect the attic.
- (d) Not be required to provide engineering or architectural service.

20-491-4. **Exterior.** The inspector shall:

- (a) Inspect exterior wall covering, flashing, trim; ext doors; attached decks, balconies, stoops, steps, porches & associated railings; eaves, soffits, & fascias where accessible from ground; vegetation, grading, surface drainage, retaining walls on property when adversely affect building; & walkways, patios, driveways leading to dwelling entrances.
- (b) Describe exterior wall covering, finishing and trim.
- (c) Not be required to inspect screening, shutters, awnings, seasonal accessories; fences; geological, geotechnical or hydrological conditions; recreational facilities; outbuildings; seawalls, break-walls, docks; or erosion control and earth stabilization measures.

20-491-5. **Roof System.** The inspector shall:

- (a) Inspect the roof covering; the roof drainage systems; the flashings; the skylights, chimneys, and roof penetrations.
- (b) Describe roof covering & report methods used to inspect the roof.
- (c) Not be required to inspect antennae, interiors of flues or chimneys which are not readily accessible or other installed accessories.

20-491-6. **Plumbing System.** The inspector shall:

- (a) Inspector shall inspect interior water supply, dist sys incl fixtures, faucets; drains, waste & vent sys, incl fixtures; water heating equip; fuel storage & distribution sys, drainage sumps, sumps, and related piping.
- (b) Describe water supply, drain, waste, vent piping materials; water heating equip incl energy source, location of main water fuel shut-offs;
- (c) Not be req'd to inspect clothes wash machine connections; wells, well pumps, water storage related equip; water conditioning sys; solar water heating sys; fire/lawn sprinkler sys or priv waste disposal sys;
- (d) Not be required to determine whether water supply & waste disposal systems are public or private or quantity or quality of the water supply.
- (e) Not be required to operate safety valves or shut-off valves.

20-491-7. **Electrical System.** The inspector shall:

- (a) Inspect the service drop; the service entrance conductors, cables, raceways; service equip & main disconnects; service grounding; interior components of service panels, sub panels; conductors; over-current protection devices; a representative number of installed lighting fixtures, switches, and receptacles; and the ground fault circuit interrupters.
- (b) Describe amperage & voltage rating of the service; location of main disconnect or disconnects & sub panels; and wiring methods.
- (c) Report on the presence of solid aluminum branch circuit wiring.
- (d) Report on the absence of smoke detectors.
- (e) Not be required to inspect remote control devices unless the device is the only control device, alarm systems & components, low voltage wiring systems & components, or ancillary wiring systems & components not a part of primary electrical power distribution system.
- (f) Not be required to measure amperage, voltage, or impedance.

20-491-8. **Heating System.** The inspector shall:

- (a) Inspect installed heating equip & vent systems, flues, chimneys.
- (b) Describe energy source/heat method by distinguishing characteristic
- (c) Not be req'd to inspect int of flues, chimneys not readily accessible, heat exchangers, humidifiers, dehumidifier, elec air filters, or solar heat;
- (d) Not be req' to determine heat supply adequacy/dist balance.

20-491-9. **Air Conditioning Systems.** The inspector shall:

- (a) Inspect the installed central and through-wall cooling equipment.
- (b) Describe energy source/cooling by distinguishing characteristics.
- (c) Not be required to inspect elect air filters or determine cooling supply adequacy or distribution balance.

20-491-10. **Interior.** The inspector shall:

- (a) Inspect walls, ceilings, floors; steps, stairways, railings; counter, representative # of cabinets, doors, windows; garage doors, operator
- (b) Not be req'd to inspect paint, wallpaper, finishes; carpet; window treatments; central vacs; appliances; or recreational facilities.

20-491-11. **Insulation and Ventilation.** The inspector shall:

- (a) Inspect insul, vapor retarders in unfinished spaces; ventilation of attics & foundation areas; mechanical ventilation systems.
- (b) Describe insulation & vapor retarders in unfinished spaces & the absence of insulation in unfinished spaces at conditioned surfaces.
- (c) Not be req'd to disturb ins, vapor retarders or determine indoor air qual.

20-491-12. **Fireplaces/Solid Fuel Burning Appliances.** Inspector shall:

- (a) Inspect system components & vent systems, flues, and chimneys.
- (b) Describe fireplaces, solid fuel burning appliances & chimneys.
- (c) Not be required to inspect the interiors of flues or chimneys, the fire screens & doors, seals & gaskets, automatic fuel feed devices, the mantles & fireplace surrounds, combustion make-up air devices, or heat distribution assists, whether gravity controlled or fan assisted.
- (d) Not be required to ignite, extinguish fires, determine draft, or move fireplace inserts or stoves or firebox contents.

20-491-13. **General Limitations & Exclusions.** (a) Inspections performed

- in accord w/the regs are not technically exhaustive. Inspector not req'd to identify concealed conditions or latent defects; (b) These regs shall be applicable to buildings with 4 or fewer dwelling units & their attached garages/carports; (c) Inspector not req'd to perform actions or make determinations unless specifically stated in these regs, except as may be req'd by lawful authority; (d) Inspector not req'd to determine the following:
- (1) Condition of systems or components which are not readily accessible;
 - (2) Remaining life of systems, components;
 - (3) Strength, adequacy, effectiveness, or efficiency of any system or component;
 - (4) Causes of any condition or deficiency;
 - (5) Methods, materials, costs of corrections;
 - (6) Future conditions, inclu/not limited to, failure of systems or components;
 - (7) Suitability of the property for any specialized use;
 - (8) Compliance with reg requirements (codes, regulations, laws/ordinances);
 - (9) Market value of property or its marketability;
 - (10) Advisability of prop purchase;
 - (11) Presence of potentially hazardous plants or animals, incl not limited to, wood destroying organisms or diseases harmful to humans;
 - (12) Presence of any environmental hazards, incl/not limited to, toxins, carcinogens, noise, contaminants in soil, water, air, exception of radon, asbestos, lead paint, or lead solder;
 - (13) Effectiveness of any system installed or methods utilized to control or remove suspected hazardous substances;
 - (14) Operating costs of systems or components; or (15) Acoustical properties of any system or component.
- (e) Any services not required under Sections 20-491-1 to 20-491-14 of the Regulations of CT State Agencies may be offered by the home inspector as an opt service or provided at the request of the client. (f) Inspector is not required to offer or perform any act/service contrary to law, or perform engineering services, or work in any other trade or any professional service other than home inspection, or offer any warranties or guarantees of any kind. (g) Inspector is not required to operate any system or component which is shut down or otherwise inoperable, any system or component which does not respond to normal operating controls, or shut-off valves. (h) Inspector is not req'd to enter any area which will, in the opinion of inspector, be dangerous to inspector/other persons or damage property/its systems or components; or the under-floor crawl spaces or attics which are not readily accessible. (i) Inspector is not required to inspect underground items incl/not limited to, underground storage tanks or indications of their presence, whether abandoned or active; systems or components which are not installed; decorative items; systems or components located in areas that are not entered in accordance with these reg; detached structures other than garages & carports; or common elements or areas in multi-unit housing, such as condo or coop housing. (j) Inspector is not required to perform any procedure or operation which will, in the opinion of the inspector, likely be dangerous to the inspector or other persons or damage the property or its systems/components; move suspended ceiling tiles, personal property, furniture, equipment, plants, soil, snow, ice, or debris; or dismantle any system or component, except as explicitly required by these regulations.