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1. INTRODUCTION

The Florida Association of Building inspectors (FABI) is a not-for-profit professional society established in 1984. Membership in FABI is voluntary and its members include private, fee-paid home inspectors. FABI'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 A. The purpose of these Standards of Practice is to establish a minimum and uniform standard for private, fee-paid home *inspectors* who are members of the Florida Association of Building Inspectors. *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*.

B. These standards shall not be construed as limiting the scope of the inspection process in those areas where the inspector is qualified and/or has special knowledge.

2.2 The inspector shall:

- A. *inspect:*
 - 1. *readily accessible systems* and *components* of homes listed in these Standards of Practice.
 - 2. *installed systems* and *components* of homes listed in these Standards of Practice.
- B. *describe: systems* and *components* by their nomenclature, capacity, output rating or other means of descriptive terminology typically used by tradesmen.
- C. *report:*
 - 1. on those *systems* and *components* inspected which, in the professional opinion of the *inspector*, are not functioning properly, are unsafe, are *significantly deficient* or are near the end of their service lives.
 - 2. a reason why, if not self-evident, the *system* or *component* is *significantly deficient* or near the end of its service life.
 - 3. the inspector's recommendations to correct or monitor the reported deficiency, i.e. needs repair, needs additional evaluation, etc.
 - 4. on any *systems* and *components* designated for inspection in these Standards of Practice which were present at the time of the *Home Inspection* but were not inspected and a reason why they were not inspected.

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

- A. including other inspection services, *systems* or *components* in addition to those required by these Standards of Practice.
- B. 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. STRUCTURE (Including interior and exterior sections)

3.1 The inspector shall:

- A. *inspect:*

- 1. the *structural components* including visible portions of the foundation, walls, posts, beams, columns, joists, trusses, and framing.
- 2. by probing of structural components where deterioration is suspected or where clear indications of possible deterioration exist. Probing is NOT required when, in the opinion of the inspector, probing would only further damage any area already identified as defective or where no deterioration is visible.
- 3. the exterior grade and drainage including water runoff management components such as gutters and downspouts.
- 4. the vegetation, grading, surface drainage, and the retaining walls on the property when any of these are likely to adversely affect the building.
- 5. the interior doors and windows, and their operating mechanisms, locks and latches.
- 6. the exterior wall cladding, flashing and trim.
- 7. all exterior doors
- 8. attached decks, balconies, stoops, steps, porches, and their associated railings.
- 9. walkways, patios, and driveways leading to the dwelling entrances.
- 10. interior walls, ceilings, and floors.
- 11. steps, stairways, and railings.
- 12. countertops and *installed* cabinets.
- 13. garage doors and garage door operators.
- 14. the insulation and vapor retarders in unfinished spaces.
- 15. the ventilation of attics and foundation areas.
- 16. the mechanical ventilation *systems*.

B.

describe:

- 1. the foundation and *report* the methods used to *inspect* the *under-floor crawl space*, if present.
- 2. the methods used to inspect the attic space, if present. Entry into and traversing of the under-floor crawl space and the attic are at the discretion of the inspector
- 3. the floor structure.
- 4. the wall structure.
- 5. the ceiling structure.
- 6. the roof structure and *report* the methods used to *inspect* the attic.
- 7. the insulation in unfinished spaces.

C.

report:

- 1. evidence of failed of structural components
- 2. deterioration of structural components
- 3. the absence of insulation in unfinished spaces at conditioned surfaces.
- 4. windows with broken or cracked glass, obvious signs of failed seals in dual paned windows, inoperable locks or latches or defective balance springs or operating mechanisms.
- 5. conditions that require professional engineering services or additional professional engineer evaluation to determine structural adequacy of a component.

3.2 The inspector is NOT required to:

- A. enter or traverse any under-floor crawl space or attic, if in the opinion of the inspector:
 - 1. an unsafe or unsanitary condition exists .
 - 2. inadequate clearance exists to allow entering or traversing.
 - 3. the potential exists to cause damage to ductwork or stored items.
- B. open or operate any windows or doors that are permanently or temporarily secured by mechanical means, are painted shut, or are blocked by stored items.
- C. provide any *engineering service* or *architectural service*.
- D. offer an opinion as to the adequacy of any *structural system* or *component*.
- E. *inspect:*
 - 1. temporary screening, shutters, awnings, and similar seasonal accessories.
 - 2. fences.
 - 3. geological, geotechnical or hydrological conditions.
 - 4. *recreational facilities*.
 - 5. outbuildings.

6. seawalls, break-walls, and docks.
7. erosion control and earth stabilization measures.
8. the paint, wallpaper, window treatments, and other finish treatments.

4. ROOF SYSTEMS

4.1 The *inspector* shall:

- A. *inspect:* (by entering onto and traversing the roof surface if appropriate)
 1. the roofing material
 2. the soffits and fascia.
 3. the flashings.
 4. the skylights, chimneys, and roof penetrations.
- B. *describe:*
 1. the roofing material and type
 2. the style of the roof (i.e. gable, hip, mansard, low slope)
- C. *report:*
 1. the methods used to *inspect* the roof
 2. roofing material failures or damage to the roofing material
 3. visible signs of leaking in ceilings, walls, roof sheathing, trusses, rafters, joists, soffits and fascia.
 4. unworkmanlike or unconventional repairs and materials

4.2 The *inspector* is NOT required to:

- A. *inspect:*
 1. antenna or other *installed accessories*
 2. interiors of flues or chimneys which are not *readily accessible*.
- B. Enter onto or traverse the roof surface when, in the opinion of the inspector, the following conditions exist:
 1. the roof slope is excessive to safely enter or traverse
 2. there is no safe access to the roof
 3. the climatic conditions render the roof unsafe to enter or traverse
 4. the condition of the roofing material or roof decking render the roof unsafe to enter or traverse

5. PLUMBING SYSTEM

5.1 The *inspector* shall:

- A. *inspect:*
 1. the interior water supply and distribution *systems* including all fixtures, faucets, and components not encased in floors, walls, and ceilings, or otherwise hidden from view.
 2. the drain, waste and vent *systems*.
 3. the water heating equipment.
 4. shower stalls
 5. the vent systems, flues, and chimneys.
 6. the drainage sumps, sump pumps, and related piping.
 7. the irrigation system
- B. *describe:*
 1. the water supply, drain, waste, and vent piping materials.
 2. the water heating equipment including the energy source.
 3. the location of main water and main fuel shut-off valves.
 4. the type of irrigation system (well, municipal source, reclaimed water, etc.
- C. *report:*
 1. leaks in supply lines, fixtures, and faucets.
 2. leaks in shower stalls.
 3. low water pressure to one or more fixtures.
 4. leaking or defective water heaters.
 5. non functional or clogged drains.
 6. on the presence of polybutylene supply lines or cast iron waste lines.
 7. defective or ineffective pumps and irrigation system component parts (exclusive of wells).

5.3 The *inspector* is NOT required to:

- A. *inspect:*
 1. wells, or water storage related equipment.
 2. water conditioning *systems*.
 3. solar water heating *systems*.
 4. fire sprinkler systems
 5. private waste disposal *systems*.
- B. *determine:*
 1. whether water supply and waste disposal systems are public or private.

2. the quantity or quality of the water supply, including the quantity or quality of the irrigation system supply.

C.

- operate safety valves or shut-off valves.

6. ELECTRICAL SYSTEM

6.1 The *inspector* shall:

- A. *inspect:*
 1. the service entry.
 2. the service entrance conductors, cables, and raceways.
 3. the service equipment and main disconnects.
 4. the service grounding.
 5. the interior components of service panels and sub panels.
 6. the conductors.
 7. the overcurrent protection devices.
 8. all accessible *installed* lighting fixtures, switches, and receptacles.
 9. the ground fault circuit interrupters.
 10. the arc fault circuit interruptors
- B. *describe:*
 1. the amperage and voltage rating of the service.
 2. the location of main disconnect(s) and sub panels.
 3. the *wiring method or type*.
- C. *report:*
 1. on the presence of solid conductor aluminum branch circuit wiring.
 2. on the presence of electric panels with a documented history of functional defects
 3. on the presence of obsolete wiring or components, i. e. knob and tube wiring, fused overprotection devices, two prong wall outlets, etc.
 4. on the presence of unrated electrical components.
 5. on the presence of undersized wiring, inappropriate double tapping / double lugging, improperly routed, protected, or terminated wiring.
 6. on the presence of evidence of overheating in electrical components
 7. on the lack of, or improper grounding
 8. on the absence of smoke detectors.

6.2 The *inspector* is NOT required to:

- A. *inspect:*
 1. remote control devices unless the device is the only control device.
 2. security *alarm systems* and *components*.
 3. low voltage wiring, *systems* and *components*, ancillary wiring and *systems* and *components* not a part of the primary electrical power distribution *system*.
- B. measure amperage, voltage or impedance.

7. HEATING SYSTEM

7.1 The *inspector* shall:

- A. *inspect:*
 1. the *installed* heating equipment.
 2. the fuel storage and fuel distribution *systems*.
 3. the vent systems, flues, and chimneys.
- B. *describe:*
 1. the energy source.
 2. the heating method by its distinguishing characteristics.
 3. the heating system capacity in BTUs or kilowatts
- C. *report:*
 1. the location and condition of the air handler unit / furnace
 2. the operation of the thermostat
 3. the location, type, and condition of the ductwork
 4. improperly vented combustion vents or the potential for backdrafting in combustion vented systems.
 5. the heat rise obtained during operation
 6. systems that are inoperable or fail to operate in the manner which was intended
 7. conditions that will result in reduced component life expectancy, pre-mature failure, or inefficient system operation.

7.2 The *inspector* is NOT required:

- A. *to inspect:*
 1. interiors of flues or chimneys which 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.
- C. operate heat pump systems when ambient temperatures pose the potential for damage to the heating system.

8. AIR CONDITIONING SYSTEMS

8.1 The inspector shall:

- A. *inspect* the *installed* central and through-wall cooling equipment.
- B. *describe*:
 - 1. the energy source.
 - 2. the cooling method by its distinguishing characteristics.
- C. *report*:
 - 1. the condition of the condensing unit
 - 2. the condition of the evaporator coil (when accessible)
 - 3. the operation of the thermostat
 - 4. the type and condition of the ductwork
 - 5. the temperature differential achieved by the system
 - 6. systems that are inoperable or fail to operate in the manner which was intended
 - 7. conditions that will result in reduced component life expectancy, pre-mature failure, or inefficient system operation.

8.2 The inspector is NOT required to:

- A. *inspect*:
 - 1. electronic air filters.
 - 2. humidistats
- B. determine cooling supply adequacy or distribution balance.
- C. determine indoor air quality.
- D. operate the air conditioning system when ambient temperatures pose the potential for damage to the air conditioning system.

9. FIREPLACES AND SOLID FUEL BURNING APPLIANCES

9.1 The inspector shall:

- A. *inspect*:
 - 1. the *system components*.
 - 2. the vent systems, flues, and chimneys.
- B. *describe*:
 - 1. the fireplaces and *solid fuel burning appliances*.
 - 2. the chimneys.
- C. *report*:
 - 1. the type of fireplace (masonry, insert, free standing, etc.)
 - 2. the condition of the fire brick or refractory panels, flue door, chimney / chimney chase cap, and flue cap.
 - 3. unsafe conditions

9.2. The inspector is NOT required to:

- A. *inspect*:
 - 1. the interiors of flues or chimneys.
 - 2. the firescreens and doors, if not permanently attached.
 - 3. the seals and gaskets.
 - 4. the automatic fuel feed devices.
 - 5. the mantles and fireplace surrounds.
 - 6. the combustion make-up air devices.
 - 7. the heat distribution assists whether gravity controlled or fan assisted.
- B. ignite or extinguish fires.
- C. determine draft characteristics.
- D. move fireplace inserts or stoves or firebox contents.

10. GENERAL LIMITATIONS AND EXCLUSIONS

10.1 General limitations:

- A. Inspections performed in accordance with these Standards of Practice
 - 1. are not technically *exhaustive*.
 - 2. will not identify concealed conditions or latent defects.
- B. These Standards of Practice are applicable to buildings with four or fewer dwelling units and their garages or carports.

10.2 General exclusions:

- A. The *inspector* is not required to perform any action or make any determination unless specifically stated in these

Standards of Practice, except as may be required by lawful authority.

B. *Inspectors* are NOT required to determine:

- 1. the condition of *systems* or *components* which are not *readily accessible*.
- 2. the remaining life of any *system* or *component*.
- 3. the strength, adequacy, effectiveness, or efficiency of any *system* or *component*.
- 4. the causes of any condition or deficiency.
- 5. the 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. the market value of the property or its marketability.
- 10. the advisability of the 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 humans.
- 12. the presence of any environmental hazards including, but not limited to molds, toxins, carcinogens, *noise*, and contaminants in soil, water, and air.
- 13. the effectiveness of any *system installed* or methods utilized to control or remove suspected hazardous substances.
- 14. the operating costs of *systems* or *components*.
- 15. the acoustical properties of any *system* or *component*.

C. *Inspectors* are NOT required to offer:

- 1. or perform any act or service contrary to law.
- 2. or perform *engineering services*.
- 3. or perform work in any trade or any professional service other than *home inspection*.

D. *Inspectors* are NOT required to operate:

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

E. *Inspectors* are NOT required to enter:

- 1. any area which 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. the *under-floor crawl space* or attics which are not *readily accessible*.

F. *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. *systems* or *components* which are not installed.
- 3. *decorative items*.
- 4. *systems* or *components* located in areas that are not entered in accordance with these Standards of Practice.
- 5. detached structures other than garages and carports.
- 6. common elements or common areas in multiunit housing, such as condominium properties or cooperative housing.

G. *Inspectors* are NOT required to:

- 1. perform any procedure or operation which will, in the opinion of the *inspector*, likely to be dangerous to the *inspector* or other persons or damage the property or its *systems* or *components*.
- 2. move suspended ceiling tiles, personal property, furniture, equipment, plants, soil, snow, ice, or debris.
- 3. *dismantle* any *system* or *component*, except as explicitly required by these Standards of Practice.

11. HOUSEHOLD APPLIANCES (optional)

11.1 The inspector and the client may agree to the inspection of optional items. When this agreement is made the following standards shall apply: (Household appliances to be inspected are limited to the following - Built-in central vacuums, ranges, cook-tops, built-in dishwashers, food waste disposers, garage door openers, built-in ovens, built-in microwave ovens, refrigerators, freezers, clothes

washers, clothes dryers, built-in trash compactors, ceiling fans or whole-house fans.)

11.2 The inspector shall:

- A. *Inspect:*
 - 1. household appliances specifically identified to be examined during the inspection.
 - 2. the basic operation of appliances included in the inspection, limited to those items listed above.
- B. *Describe:*
 - 1. the type of appliance and its general function
- C. *Report:*
 - 1. the completion of a full cycle of the appliances intended use
 - 2. the adequacy of controls or switches in operating the appliance
 - 3. missing or defective components or parts
 - 4. failure or stoppage during operation.
 - 5. the presence or absence of necessary safety devices
 - 6. the success or failure of the appliance to perform in the manner intended.

11.3 The inspector is not required to:

- A. Activate any system or appliance that is shut down, disconnected, or otherwise rendered inoperable.
- B. Operate or evaluate any system, component or appliance that does not respond to normal user controls
- C. Operate any gas appliance that requires the manual lighting of a pilot light or burner device.
- D. Operate any system or appliance that requires the use of special codes, keys, combinations, or devices.
- E. Operate any system, component, or appliance where in the opinion of the inspector, damage may occur.
- F. Determine oven or cook top thermostat(s) calibration, adequacy of heating elements, operate or evaluate self cleaning oven cycles, indicator lights, timers, clocks or timed features, defrost cycles or frost free features of refrigerators and freezers.
- G. Determine leakage from microwaves ovens.
- H. Determine the presence or operation of back draft damper devices in exhaust devices.
- I. Examine any wine cooler, sauna, steam-room, still or other water producing or purification device, kiln, toaster, ice maker, coffee-maker, can-opener, bread warmer, blender, instant hot water dispenser, or any other similar small, ancillary or non- built- in appliances, including commercial grade kitchen appliances.

12. POOLS AND SPAS (optional)

12.1 The inspector and the client may agree to the inspection of optional items. When this agreement is made the following standards shall apply:

12.2. The inspector shall:

- A. *Inspect:*
 - 1. pools, spas, and normally necessary and present equipment such as: pumps, heaters, filters, lights, ladders, railings related mechanical and electrical connections, and safety items such as barriers
 - 2. enclosures, fencing, barriers, and related gates.
 - 3. decks, patios, and adjoining structures and drainage related to the inspected pool or spa.
- B. *Describe:*
 - 1. type of pool or spa examined (Concrete, Vinyl lined, Fiberglass, Above ground, etc).
 - 2. conditions limiting or otherwise inhibiting inspection, such as water clarity
 - 3. condition of visible portions of systems, structures, or components
- C. *Report:*
 - 1. pool and spa finish condition, including pool shell cracks
 - 2. cracked, broken, or missing water line tiles
 - 3. defective or unsafe pumps, heaters, filter housings, main drain covers, and related mechanical and electrical connections.

- 4. missing or damaged safety barrier components around the pool.
- 5. excessive settlement of the pool deck
- 6. inadequate drainage of the pool deck

12.3 The inspector is not required to:

- A. Enter the pool or otherwise come into contact with pool or spa water to examine the system, structure or components.
- B. Determine adequacy of pool or spa jet water force or bubble effect.
- C. Determine structural integrity of the pool or determine or identify leakage of any kind.
- D. Evaluate thermostat(s) or their calibration, heating elements, chemical dispensers, water chemistry or conditioning devices, chlorine generators, low voltage or computer controls, remote controls, timers, filter medium, sweeps or cleaners, pool or spa covers and related components.
- E. Operate or evaluate filter backwash systems.
- F. Turn on gas supplies or light pilot lights necessary for the operation of gas fired pool or spa heaters.
- G. Examine accessories, such as, but not limited to: Solar heating systems, aerators or air motors / blowers, fiber optic lighting, diving or jump boards, skimmers, waterfalls, slides or steps.

13. DOCKS AND SEAWALLS (optional)

13.1 The inspector and the client may agree to the inspection of optional items. When this agreement is made the following standards shall apply.

13.2 The inspector shall:

- A. *Inspect:*
 - 1. the seawall components, including but not limited to, the seawall cap, bulkhead, panels, footings, and any other component which is visible from the land side of the structure. (In-water inspection by walking on the bottom or diving is optional and is not considered a mandatory part of a seawall inspection).
 - 2. the land side components of the wall system for signs of settlement or soil loss by either visual means or probing the soil behind the seawall, or a combination of both.
 - 3. the dock structure, including but not limited to pilings, collars, stringers, joists, and decking.
 - 4. boat house walls and roof, if present. (Standards of Practice for Roof Systems apply)
 - 5. operation of mechanical boat lifts and davits.
 - 6. visible components of water and electric service, if present. (Standards of Practice for Electrical Systems and Plumbing Systems apply)
- B. *Describe:*
 - 1. the method of marine construction and the materials used, to include type of seawall, bulkhead or panel material, visible reinforcements pilings, decks, etc.
- C. *Report:*
 - 1. the evidence of structural deterioration, failure, or inadequacy in the seawall and dock components.
 - 2. settlement or soil loss behind the seawall
 - 3. fastener failures in dock and deck components
 - 4. mechanical failures of boat lifts and davits

13.3 The inspector is NOT required to:

- A. Dig or otherwise unearth tie-backs, anchors, retaining walls or other seawall or dock components below landside or waterside grade.
- B. Determine the load capacity of boat lifts
- C. Offer an opinion as to the structural adequacy, life expectancy, or expansion potential of any seawall or dock
- D. Inspect adjoining or contiguous seawall systems or storm sewers projecting through the bulkhead.

14. Glossary of Terms

Alarm Systems:

Warning devices, installed or free standing, including but not limited to: carbon monoxide detectors, flue gas and other spillage detectors, security equipment, ejector pumps and smoke alarms.

Architectural Service:

Any practice involving the art and science of building design for construction of any structure or groupings of structures and the use of space within and surrounding the structures or the design for construction, including but not specifically limited to, schematic design, design development, preparation of construction contract documents, and administration of the construction contract.

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 operation of the essential systems and components of a home.

Describe:

To report a system or component by its type or other observed, significant characteristics to distinguish it from other systems or components.

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 and routine homeowner maintenance.

Engineering Service:

Any professional service or creative work requiring engineering education, training and experience and the application of special knowledge of the mathematical, physical and engineering services to such professional service or creative work as consultation, investigation, evaluation, planning, design and supervision of construction for the purpose of assuring compliance with the specifications and design, in conjunction with structures, buildings, machines, equipment, works or processes.

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 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 readily accessible systems and components 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 which will likely involve risk to persons or property.

Readily Openable Access Panel:

A panel provided for homeowner inspection and maintenance that is 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:

To communicate in writing.

Roof Drainage Systems:

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

Significantly Deficient:

Unsafe or not functioning.

Shut Down:

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

Solid Fuel Burning Appliances:

A hearth and fire chamber or similar prepared place in which a fire may be built and which 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 which is judged to be a significant risk of personal 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" ("Romex"), "armored cable" ("bx") or "knob and tube", etc.