

# State of Mississippi

**Mississippi Real Estate Commission/  
Home Inspector Division**

## 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 Real Estate Commission/Home Inspector Division Board gratefully acknowledges ASHI's  
consent.)  
~ Effective 3/1/14 ~*

# Mississippi Real Estate Commission/Home Inspector Division Board Standards of Practice and Code of Ethics

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*Effective March 1, 2014 (ASHI)*

## Standards of Practice

### 1. INTRODUCTION

The American Society of Home Inspectors, Inc. (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 standard (Standard) for *home inspections* performed by *home inspectors* who subscribe to this Standard. *Home inspections* performed using this Standard are intended to provide the client with information about the condition of inspected systems and *components* at the time of the *home inspection*.

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

- A.** inspect readily accessible, visually observable, installed systems and components listed in this Standard.
- B.** provide the client with a written report, using a format and medium selected by the inspector, that states:
  - 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.B.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.B.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.
- C.** adhere to the ASHI Code of Ethics for the Home Inspection Profession.

#### **2.3 This Standard is not intended to limit inspectors from:**

- A.** including other inspection services or systems and components in addition to required in Section 2.2.A.
- 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 structural components including the foundation and framing.
- B. describe:
  1. the methods used to inspect under-floor crawlspaces 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.
- C. enter under-floor crawlspace areas that have less than 24 inches of vertical clearance between components and the ground or that have an access opening smaller than 16 inches by 24 inches.
- D. traverse attic load-bearing components that are concealed by insulation or by other materials.

### 4. EXTERIOR

#### 4.1 The inspector shall:

- A. inspect:
  1. wall coverings, flashing, and trim.
  2. 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 wall coverings.

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

- A. screening, shutters, awnings, and similar seasonal accessories.
- B. fences, boundary walls, and similar structures.
- C. geological and 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. antennas.
- B. interiors of vent systems, flues, and 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 fixtures and faucets.
  - 2. interior drain, waste, and vent systems including fixtures.
  - 3. water heating equipment and hot water supply systems.
  - 4. vent systems, flues, and chimneys.
  - 5. fuel storage and fuel distribution systems.
  - 6. sewage ejectors, sump pumps, and related piping.
- B. describe:
  - 1. interior 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 vent systems, flues, and chimneys that are not readily accessible.
  - 3. wells, well pumps, or water storage related equipment.
  - 4. water conditioning systems.
  - 5. solar, geothermal, and other renewal energy water heating systems.
  - 6. manual and automatic fire extinguishing and sprinkler systems and landscape irrigation systems.
  - 7. septic and other sewage disposal systems.
- B. determine:
  - 1. whether water supply and waste disposal systems are public or private.
  - 2. water quality.
  - 3. the adequacy of combustion air components.
- C. measure water supply flow and pressure, and well water quantity.
- D. fill shower pans and fixtures to test for leaks.

**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 subpanels.
  - 6. conductors.
  - 7. over-current protection devices.
  - 8. a representative number of installed lighting fixtures, switches, and receptacles.
  - 9. ground fault circuit interrupters and arc fault circuit interrupters.
- B. describe:
  - 1. amperage rating of the service
  - 2. location of main disconnect(s) and sub panels.
  - 3. presence or absence of smoke alarms and carbon monoxide alarms.
  - 4. the predominant branch circuit wiring method.

- 7.2 The inspector is NOT required to:**
- A.** inspect:
    1. remote control devices.
    2. or test smoke and carbon monoxide alarms, security Systems, and other signaling and warning devices.
    3. low voltage wiring systems and components.
    4. ancillary wiring systems and components. not a part of the primary electrical power distribution system.
    5. solar, geothermal, wind, and other renewable energy systems.
  - B.** measure amperage, voltage, or impedance.
  - C.** determine the age and type of smoke and carbon monoxide alarms.

## **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.
  3. distribution systems
- C.** describe:
  1. energy source(s).
  2. heating systems

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

- A.** inspect:
  1. interiors of vent systems, flues, and chimneys that are not readily accessible.
  2. heat exchangers.
  3. humidifiers or dehumidifiers.
  4. electric air cleaning and sanitizing devices.
  5. heating systems using ground-source, water-source, solar, and renewable energy technologies.
  6. heat-recovery and similar whole-house mechanical ventilation systems.
- B.** determine
  1. heat supply adequacy or distribution balance.
  2. the adequacy of combustion air components.

## **9. AIR CONDITIONING**

### **9.1 The inspector shall:**

- A.** open readily openable access panels.
- B.** inspect:
  1. central and permanently installed cooling 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 cleaning and sanitizing devices.
- B.** determine cooling supply adequacy or distribution balance.
- C.** inspect cooling units that are not permanently installed or that are installed in windows.
- D.** inspect cooling systems using ground-source, water-source, solar, and renewable energy technologies.

## 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
- F. installed ovens, ranges, surface cooking appliances, microwave ovens, dishwashing machines, and food waste grinders by using normal operating controls to activate the primary function.

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

- A. paint, wallpaper, and other finish treatments.
- B. floor coverings.
- C. window treatments.
- D. coatings on the hermetic seals between panes of window glass.
- E. central vacuum systems.
- F. recreational facilities
- G. installed and free-standing kitchen and laundry appliances not listed in Section 10.1.F.
- H. appliance thermostats including their calibration, adequacy of heating elements, self cleaning oven cycles, indicator lights, door seals, timers, clocks, timed features, and other specialized features of the appliance.
- I. operate, or confirm the operation of every control and feature of an inspected appliance.

## 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. kitchen, bathroom, laundry, and similar exhaust systems.
  - 4. clothes dryer exhaust 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.

## 12. FIREPLACES AND FUEL-BURNING APPLIANCES

### 12.1 The inspector shall:

- A. inspect:
  1. fuel-burning fireplaces, stoves, and fireplace inserts.
  2. fuel-burning accessories installed in fireplaces.
  3. chimneys and vent systems.
- B. describe systems and components listed in 12.1A.1 and 2.

### 12.2 The inspector is NOT required to:

- A. inspect:
  1. interiors of vent systems, flues, and chimneys that are not readily accessible.
  2. fire screens and doors.
  3. seals and gaskets.
  4. automatic fuel feed devices.
  5. mantles and fireplace surrounds.
  6. combustion air components and to determine their adequacy.
  7. heat distribution assists (gravity fed and fan assisted).
  8. fuel-burning fireplaces and appliances located outside the inspected structures.
- B. determine draft characteristics.
- C. 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 actions, or to make determinations, or to make recommendations not specifically stated in this Standard.
- B. Inspections performed using this Standard:
  1. are not technically exhaustive.
  2. are not required to identify and to report:
    - a. concealed conditions, latent defects, consequential damages, and
    - b. cosmetic imperfections that do not significantly affect a component's performance of its intended function.
    - c. This Standard applies to buildings with four or fewer dwelling units and their attached and detached garages and carports
    - d. This Standard shall not limit or prevent the inspector from meeting state statues which license professional home inspection and home inspectors.
    - e. Redundancy in the description of the requirements, limitations, and exclusions regarding the scope of the home inspection is provided for emphasis only.

### 13.2 General exclusions:

- A. **The inspector is NOT required to determine:**
  1. the condition of systems or components that are not readily accessible.
  2. the remaining life expectancy of systems or components..
  3. the strength, adequacy, effectiveness, or efficiency of systems or component.
  4. the cause of conditions or deficiencies.
  5. methods, materials, and 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 uses..

8. compliance of systems and components with past and present requirements and guidelines, (codes, regulations, laws, ordinances, specifications, installation and maintenance instructions, use and care guides, etc.).
9. the market value of the property and its marketability.
10. the advisability of purchasing the property.
11. the presence of pests, animals, and other life forms and substances that may be hazardous or harmful to humans including, but not limited to, wood destroying organisms, molds and mold-like substances.
12. the presence of any environmental hazards including, but not limited to, allergens, toxins, carcinogens, electromagnetic radiation, noise, radioactive substances, and contaminants in building materials, soil, water, and air.
13. the effectiveness of systems installed and methods used to control or remove suspected hazardous plants, animals, and environmental hazards.
14. operating costs of systems or components.
15. acoustical properties of systems and components.
16. soil conditions relating to geotechnical or hydrologic specialties.
17. whether items, materials, conditions and components are subject to recall, controversy, litigation, product liability, and other adverse claims and conditions.

**B. The Inspector is NOT required to offer:**

1. or to perform acts or services contrary to law or to government regulations.
2. or to perform architectural, engineering, contracting, or surveying services or to confirm or to evaluate such services performed by others.
3. or to perform trades or professional services other than home inspection.
4. warranties or guarantees.

**C. The Inspector is NOT required to operate:**

1. systems or components that is shut down or otherwise inoperable.
2. systems or components that do not respond to normal operating controls.
3. shut-off valves and manual stop valves.
4. automatic safety controls.

**D. The Inspector is NOT required to enter:**

1. areas that will, in the professional judgment 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. The Inspector is NOT required to inspect:**

1. underground items including, but not limited to, underground storage tanks and 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 and cooperative housing.
7. every occurrence of multiple similar components.
8. outdoor cooking appliances.



**F. The Inspector is NOT required to:**

1. perform procedures or operations that will, in the professional judgment of the inspector, likely be dangerous to the inspector or other persons or to damage the property or its systems or components.
2. describe or report on systems or components that are not included in this Standard and were not inspected.
3. move personal property, furniture, equipment, plants, soil, snow, ice, or debris.
4. dismantle systems or components, except as explicitly required by this Standard.
5. reset, reprogram, or otherwise adjust devices, systems, and components affected by inspection required by this Standard.
6. ignite or extinguish fires, pilot lights, burners, and other open flames that require manual ignition.
7. probe surfaces that would be damaged or where no deterioration is visible or presumed to exist.

# ASHI STANDARDS OF PRACTICE GLOSSARY OF ITALICIZED TERMS

**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 components, devices, or pieces 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 describes those systems and components using this Standard

**Inspect**

The process of examining readily accessible systems and components by (1) applying this Standard, and (2) operating normal operating controls, and (3) opening readily openable access panels

**Inspector**

A person hired to examine systems or components of a building using this Standard

**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 actions 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 opened by one person, and is not sealed in place

**Recreational Facilities**

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

**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

**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 by the inspector to be a significant risk of serious 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 practices

**Wall Covering**

A protective or insulating layer fixed to the outside of a building such as: aluminum, brick, EIFS, stone, stucco, vinyl, and wood

**Wiring Methods**

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