

# 878 Ind. Admin. Code 1-2-1

Section 878 IAC 1-2-1 - Minimum standards of competent performance of home inspections

Authority: IC 25-20.2-3-8; IC 25-20.2-3-9

Affected: IC 25-20.2-2-7

Sec. 1.

(a) The competent performance of home inspections requires remaining current with generally accepted developments within the area of specialization and the development and exercise of judgment as to when to apply specific procedures in a reasonable, effective, efficient, and economical manner.

(b) The competent performance of home inspections includes acting within generally accepted ethical principles and guidelines of the profession and maintaining an awareness of personal and professional limitations.

(c) Purpose and scope are as follows:

(1) Licensees shall:

(A) inspect:

(i) readily accessible systems and components of homes listed in these minimum standards of competent performance; and

(ii) installed systems and components of homes listed in these minimum standards of competent performance; and

(B) report in writing, as required by IC 25-20.2-2-7:

(i) on those systems and components inspected that, in the professional opinion of the inspector, are significantly deficient or are near the end of their service lives;

(ii) a reason why, if not self-evident, the system or component is significantly deficient or near the end of its service life;

(iii) the licensee's recommendations to correct or monitor the reported deficiency; and

(iv) on any systems and components designated for inspection in these minimum standards of competent performance that were present at the time of the home inspection but were not inspected and a reason they were not inspected; and

(C) identify on the written report:

(i) licensee's name;

(ii) licensee's Indiana license number;

(iii) address of inspected residential dwelling;

(iv) name of client for whom the inspection is being prepared; and

- (v) date of inspection.
- (2) These minimum standards of competent performance are not intended to limit licensees from:
  - (A) including other inspection services, systems, or components in addition to those required by these minimum standards of competent performance;
  - (B) specifying repairs, provided the licensee is appropriately qualified and willing to do so; or
  - (C) excluding systems and components from the inspection if requested by the client.
- (d) Structural systems requirements are as follows:
  - (1) Licensees shall:
    - (A) inspect:
      - (i) the structural components including foundation and framing; and
      - (ii) by probing a representative number of structural components where deterioration is suspected or where clear indications of possible deterioration exist, but probing is not required when probing would damage any finished surface or where no deterioration is visible; and
    - (B) describe:
      - (i) the foundation and report the methods used to inspect the underfloor crawlspace;
      - (ii) the floor structure;
      - (iii) the wall structure;
      - (iv) the ceiling structure; and
      - (v) the roof structure and report the methods used to inspect the attic.
  - (2) Licensees are not required to:
    - (A) provide any engineering service or architectural service; or
    - (B) offer an opinion as to the adequacy of any structural system or component.
- (e) Exteriors requirements are as follows:
  - (1) Licensees shall:
    - (A) inspect:
      - (i) the exterior wall covering, flashing, and trim;
      - (ii) all exterior doors;
      - (iii) attached decks, balconies, stoops, steps, porches, and their associated railings;
      - (iv) the eaves, soffits, and fascias where accessible from the ground level;

(v) the vegetation, grading, surface drainage, and retaining walls on the property when any of these are likely to adversely affect the building; and

(vi) walkways, patios, and driveways leading to dwelling entrances; and

(B) describe the exterior wall covering.

(2) Licensees are not required to inspect:

(A) screening, shutters, awnings, and similar seasonal accessories;

(B) fences;

(C) geological, geotechnical, or hydrological conditions;

(D) recreational facilities;

(E) outbuildings;

(F) seawalls, breakwalls, and docks; or

(G) erosion control and earth stabilization measures.

(f) Roof systems requirements are as follows:

(1) Licensees shall:

(A) inspect:

(i) the roof covering;

(ii) the roof drainage systems;

(iii) the flashings; and

(iv) the skylights, chimneys, and roof penetrations; and

(B) describe the roof covering and report the methods used to inspect the roof.

(2) Licensees are not required to inspect:

(A) antennae;

(B) interiors of flues or chimneys that are not readily accessible; or

(C) other installed accessories.

(g) Plumbing systems requirements are as follows:

(1) Licensees shall:

(A) inspect:

(i) the interior water supply and distribution systems including all fixtures and faucets;

(ii) the drain, waste, and vent systems including all fixtures;

(iii) the water heating equipment;

- (iv) the vent systems, flues, and chimneys;
- (v) the fuel storage and fuel distribution systems; and
- (vi) the drainage sumps, sump pumps, and related piping; and
- (B) describe:
  - (i) the water supply, drain, waste, and vent piping materials;
  - (ii) the water heating equipment including the energy source; and
  - (iii) the location of main water and main fuel shut-off valves.
- (2) Licensees are not required to:
  - (A) inspect:
    - (i) the clothes washing machine connections;
    - (ii) the interiors of flues or chimneys that are not readily accessible;
    - (iii) wells, well pumps, or water storage related equipment;
    - (iv) water conditioning systems;
    - (v) solar water heating systems;
    - (vi) fire and lawn sprinkler systems; or
    - (vii) private waste disposal systems;
  - (B) determine:
    - (i) whether water supply and waste disposal systems are public or private; or
    - (ii) the quantity or quality of the water supply; or
  - (C) operate safety valves or shut-off valves.
- (h) Electrical systems requirements are as follows:
  - (1) Licensees shall:
    - (A) inspect:
      - (i) the service drop;
      - (ii) the service entrance conductors, cables, and raceways;
      - (iii) the service equipment and main disconnects;
      - (iv) the service grounding;
      - (v) the interior components of service panels and subpanels;
      - (vi) the conductors;
      - (vii) the overcurrent protection devices;

(viii) a representative number of installed lighting fixtures, switches, and receptacles;  
and

(ix) the ground fault circuit interrupters;

(B) describe:

(i) the amperage and voltage rating of the service;

(ii) the location of main disconnect or disconnects and subpanels; and

(iii) the wiring methods; and

(C) report on the:

(i) presence of solid conductor aluminum branch circuit wiring; and

(ii) absence of smoke detectors.

(2) Licensees are not required to:

(A) inspect:

(i) the remote control devices unless the device is the only control device;

(ii) the alarm systems and components;

(iii) the low voltage wiring, systems, and components; or

(iv) the ancillary wiring, systems, and components not a part of the primary electrical power distribution system; or

(B) measure amperage, voltage, or impedance.

(i) Heating systems requirements are as follows:

(1) Licensees shall:

(A) inspect:

(i) the installed heating equipment; and

(ii) the vent systems, flues, and chimneys; and

(B) describe:

(i) the energy source; and

(ii) the heating method by its distinguishing characteristics.

(2) Licensees are not required to:

(A) inspect:

(i) the interiors of flues or chimneys that are not readily accessible;

(ii) the heat exchanger;

(iii) the humidifier or dehumidifier;

(iv) the electronic air filter; or

- (v) the solar space heating system; or
  - (B) determine heat supply adequacy or distribution balance.
- (j) Air conditioning systems requirements are as follows:
- (1) Licensees shall:
    - (A) inspect the installed central and through-wall cooling equipment; and
    - (B) describe:
      - (i) the energy source; and
      - (ii) the cooling method by its distinguishing characteristics.
  - (2) Licensees are not required to:
    - (A) inspect electronic air filters; or
    - (B) determine cooling supply adequacy or distribution balance.
- (k) Interiors requirements are as follows:
- (1) Licensees shall inspect:
    - (A) the walls, ceilings, and floors;
    - (B) the steps, stairways, and railings;
    - (C) the countertops and a representative number of installed cabinets;
    - (D) a representative number of doors and windows; and
    - (E) garage doors and garage door operations.
  - (2) Licensees are not required to inspect:
    - (A) the paint, wallpaper, and other finish treatments;
    - (B) the carpeting;
    - (C) the window treatments;
    - (D) the central vacuum systems;
    - (E) the household appliances; or
    - (F) recreational facilities.
- (l) Insulation and ventilation requirements are as follows:
- (1) Licensees shall:
    - (A) inspect:
      - (i) the insulation and vapor retarders in unfinished spaces;
      - (ii) the ventilation of attics and foundation areas; and
      - (iii) the mechanical ventilation systems; and

- (B)** describe:
  - (i)** the insulation and vapor retarders in unfinished spaces; and
  - (ii)** the absence of insulation in unfinished spaces at conditioned surfaces.
- (2)** Licensees are not required to:
  - (A)** disturb insulation or vapor retarders; or
  - (B)** determine indoor air quality.
- (m)** Fireplaces and solid fuel burning appliances requirements are as follows:
  - (1)** Licensees shall:
    - (A)** inspect:
      - (i)** the system components; and
      - (ii)** the vent systems, flues, and chimneys; and
    - (B)** describe:
      - (i)** the fireplaces and solid fuel burning appliances; and
      - (ii)** the chimneys.
  - (2)** Licensees are not required to:
    - (A)** inspect:
      - (i)** the interiors of flues or chimneys;
      - (ii)** the firescreens and doors;
      - (iii)** the seals and gaskets;
      - (iv)** the automatic fuel fee devices;
      - (v)** the mantels and fireplace surrounds;
      - (vi)** the combustion make-up air devices; or
      - (vii)** the heat distribution assists whether gravity controlled or fan assisted;
    - (B)** ignite or extinguish fires;
    - (C)** determine draft characteristics; or
    - (D)** move fireplace inserts or stoves or firebox content.
- (n)** General limitations are as follows:
  - (1)** Inspections performed in accordance with these minimum standards of competent performance:
    - (A)** are not technically exhaustive; and
    - (B)** will not identify concealed conditions or latent defects.

**(2)** These minimum standards of competent performance are applicable to buildings with five (5) or fewer dwelling units and their garages or carports.

**(o)** General exclusions are as follows:

**(1)** Licensees are not required to perform any action or make any determination unless specifically stated in these minimum standards of competent performance, except as may be required by lawful authority.

**(2)** Licensees are not required to determine any of the following:

**(A)** The conditions of systems and components that are not readily accessible.

**(B)** The remaining life of any system or component.

**(C)** The strength, adequacy, effectiveness, or efficiency of any system or component.

**(D)** The causes of any condition or deficiency.

**(E)** The methods, materials, or costs of corrections.

**(F)** Future conditions including, but not limited to, failure of systems and components.

**(G)** The suitability of the property for any specialized use.

**(H)** Compliance with regulatory requirements, such as codes, regulations, laws, or ordinances.

**(I)** The market value of the property or its marketability.

**(J)** The advisability of the purchase of the property.

**(K)** The presence of potentially hazardous plants or animals including, but not limited to, wood-destroying organisms or diseases harmful to humans.

**(L)** The presence of any environmental hazards including, but not limited to, toxins, carcinogens, noise, and contaminants in soil, water, and air.

**(M)** The effectiveness of any system installed or methods utilized to control or remove suspected hazardous substances.

**(N)** The acoustical properties of any system or component.

**(3)** Licensees are not required to:

**(A)** offer or perform:

**(i)** any act or service contrary to law;

**(ii)** engineering services; or

**(iii)** work in any trade or any professional service other than home inspection; or

**(B)** offer warranties or guarantees of any kind.

- (4)** Licensees are not required to operate:
  - (A)** any system or component that:
    - (i)** is shut down or otherwise inoperable; or
    - (ii)** does not respond to normal operating controls; or
  - (B)** shut-off valves.
  
- (5)** Licensees are not required to enter:
  - (A)** any area that will, in the opinion of the licensee, likely be dangerous to the licensee or other persons or damage the property or its systems and components; or
  - (B)** the underfloor crawlspaces or attics that are not readily accessible.
  
- (6)** Licensees are not required to inspect:
  - (A)** underground items including, but not limited to, underground storage tanks or other underground indications of their presence, whether abandoned or active;
  - (B)** systems or components that are not installed;
  - (C)** decorative items;
  - (D)** systems or components located in areas that are not entered in accordance with these minimum standards of competent performance;
  - (E)** detached structures other than garages and carports; or
  - (F)** common elements or common areas in multiunit housing, such as condominium properties or cooperative housing.
  
- (7)** Licensees are not required to:
  - (A)** perform any procedure or operation that will, in the opinion of the licensee, likely be dangerous to the licensee or other persons or damage the property or its systems or components;
  - (B)** move:
    - (i)** suspended ceiling tiles;
    - (ii)** personal property;
    - (iii)** furniture;
    - (iv)** equipment;
    - (v)** plants;
    - (vi)** soil;
    - (vii)** snow;
    - (viii)** ice; or

**(ix)** debris; or

**(C)** dismantle any system or component, except as explicitly required by these minimum standards of competent performance.

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