

Standards of Practice

The following is an excerpt from the Rules of Tennessee Commerce and Insurance Commission Division of Regulatory Boards; Chapter 0780-5-12; Home Inspectors. The official "Rule" is available on the Home Inspection Licensing Program's website:

<http://tennessee.gov/commerce/boards/hic/index.html>

This document is not represented to be an official document.

- (1) Standards of practice. This rule sets fourth the minimum standards of practice required of licensed home inspectors.
- (2) Definitions. The following definitions apply to this rule:
(edited out for brevity)
- (3) Purpose and Scope
 - (a) Home inspections performed according to this rule shall provide the client with an understanding of the property condition at the time of the home inspection.
 - (b) Home inspectors shall:
 1. provide a written contract, signed by the client or clients legal representative that shall:
 - (i) State that the home inspection will be in accordance with the standard of practice promulgated by the Commissioner;
 - (ii) Describe what services shall be provided and their cost;
 - (iii) State that the home inspection report will not address the items set forth in parts (5) (a)4. and5. of this rule; and
 - (iv) State, when an inspection is for only one or a limited number of systems or components, that the inspection is limited to only those systems or components.
 2. Inspect readily visible and readily accessible installed systems and components listed in this rule; and
 3. submit a written report to the client that shall at a minimum:
 - (i) Described those systems and components required to be described in paragraph (7) through (16) of this rule;
 - (ii) State which systems and components designated for inspection in this rule have been inspected, and state any systems or components designated for inspection that were not inspected, and the reason for not inspecting;
 - (iii) State any system or component so inspected that do not function as intended, allowing for normal wear and tear, or adversely affect the habitability of the dwelling;
 - (iv) State whether the condition reported requires repair or subsequent observation, or warrants further investigation by specialist; and
 - (v) State the name, license number, and signature of the person conducting the inspection.
 - (c) This rule does not limit home inspectors from:
 1. reporting observations and conditions or render an opinions of items in addition to those required in paragraph (7) through (16) of this rule: or
 2. Excluding systems and components from the inspection if requested by the client, and so stated in the written contract.
- (4) General limitations.
 - (a) This rule applies to structures that are intended to be or are in fact used as residences, consisting of from one to four (1-4) family dwelling units and their attached garages or carports.

(5) Required reporting.

(a) The home inspection report shall include the following:

1. A report on any system or component inspected that, in the opinion of the home inspector, is significantly deficient;
2. A list of any system or component that were designated for inspection in this rule but that were not inspected;
3. The reason a system or component listed in accordance with part (5)(a)2. was not inspected;
4. A statement that the report does not address environmental hazards, including:
 - (i) Lead based paint;
 - (ii) Radon;
 - (iii) Asbestos;
 - (iv) Cockroaches;
 - (v) Rodents;
 - (vi) Pesticides;
 - (vii) Treated lumber;
 - (viii) Fungus;
 - (ix) Mercury;
 - (x) Carbon monoxide; or
 - (xi) Other similar environmental hazards
5. A statement that the report does not address subterranean systems or system components (operational or nonoperational), including:
 - (i) Sewage disposal;
 - (ii) Water supply; or
 - (iii) Fuel storage or delivery.

(6) General exclusions.

(a) Home inspectors are not required to report on:

1. Life expectancy of a component or system;
2. The cause(s) of the need for a repair;
3. The methods, materials, and costs of corrections;
4. The suitability of the property for any specialized use;
5. Compliance or noncompliance with adopted codes, ordinances, statutes, regulatory requirements or restrictions;
6. The market value of the property or its marketability;
7. The advisability or inadvisability of purchase of the property;
8. Any component or system that was not inspected;
9. The presence or absence of pests such as wood damaging organisms, rodents, or insects;
or
10. Cosmetic damage, underground items, or items not properly installed.

(b) Home inspectors are not required to:

1. Offer warranties or guarantees of any kind;
2. Calculate the strength, adequacy, or efficiency of any system or component;
3. Enter any area or perform any procedure that may damage the property or its components or be dangerous to or adversely affect the health or safety of the home inspector or other persons;
4. Operate any system or component that is shut down or otherwise inoperable;
5. Operate any system or component that does not respond to normal operating controls;
6. Move personal items, panels, furniture, equipment, plant life, soil, snow, ice, or debris that obstruct accessibility or visibility;

7. Determine the effectiveness of any system installed to control or remove suspected hazardous substances;
 8. Predict the future conditions, including but not limited to failure of components;
 9. Project operating cost of components;
 10. Evaluate statistical characteristics of any system or component; or
 11. Inspect special equipment or accessories that are not listed as components to be inspected in this rule.
- (c) Home inspectors shall not:
1. Offer to perform any act or service contrary to law; or
 2. Offer or perform engineering, architectural, plumbing, electrical or any other job function requiring a license in the state for the same client unless the client is advised thereof and consents thereto.

(7) Heating systems.

- (a) The home inspector shall inspect permanently installed heating systems including:
1. Heating equipment;
 2. Normal operating controls;
 3. Automatic safety controls;
 4. Chimneys, flues, and vents, where readily visible;
 5. Solid fuel heating devices;
 6. Heat distribution systems including fans, pumps, ducts and piping, insulation, air filters, registers, radiators, fan coil units, convectors; and
 7. The presence of an installed heat source in each room.
- (b) The home inspector shall describe:
1. The energy source or the system; and
 2. The heating equipment and distribution type.
- (c) The home inspector shall operate the systems using normal operating controls.
- (d) The home inspector shall open readily openable access panels provided by the manufacturer or installer for routine homeowner maintenance.
- (e) The home inspector is not required to:
1. Operate the heating systems when weather conditions or other circumstances may cause equipment damage;
 2. Operate automatic safety controls;
 3. Ignite or extinguish solid fuel fires; or
 4. Inspect:
 - (i) The interior of flues;
 - (ii) Fireplace insert flue connections;
 - (iii) Humidifiers;
 - (iv) Electronic air filters; or
 - (v) The uniformity or adequacy of the heat supply to the various rooms.

(8) Cooling system.

- (a) The home inspector shall inspect:
1. Central air conditioning and through the wall installed cooling systems including:
 - (i) Cooling and air handling equipment; and
 - (ii) Normal operating controls.
 2. Distribution systems including:
 - (i) Fans, pumps, ducts and piping, dampers, insulation, air filters, registers, fan-coil units; and
 - (ii) The presence of an installed cooling source in each room.

- (b) Home inspectors shall describe:
 - 1. The energy source for the system; and
 - 2. The cooling equipment type.
 - (c) The home inspector shall operate the systems using normal operating controls.
 - (d) The home inspector shall open readily accessible access panels provided by the manufacturer or installer for routine homeowner maintenance
 - (e) The home inspector is not required to:
 - 1. Operate cooling systems when weather conditions or other circumstances may cause equipment damage;
 - 2. Inspect window air conditioners; or
 - 3. Inspect the uniformity or the adequacy of cool air supply to the various rooms
- (9) Electrical Systems.
- (a) The home inspector shall inspect:
 - 1. Service entrance conductors;
 - 2. Service equipment, grounding equipment, main overcurrent device, and main and distribution panels;
 - 3. Amperage and voltage ratings of the service;
 - 4. Branch circuit conductors, their overcurrent devices, and the compatibility of their ampacities and voltages;
 - 5. The operation of a representative number of installed ceiling fans, lighting fixtures, switches and receptacles located inside the house, garage, and on the dwellings exterior walls;
 - 6. The polarity and grounding of all receptacles within six feet of interior plumbing fixtures, and all receptacles in the garage or carport, and on the exterior of the inspected structures;
 - 7. The operation of ground fault interrupter's; and
 - 8. Smoke detectors.
 - (b) Home inspectors shall describe:
 - 1. Service amperage and voltage;
 - 2. Service entry conductor materials;
 - 3. The service type as being of overhead or underground; and
 - 4. The location of main and distribution panels.
 - (c) The home inspector shall report the presence of any readily accessible single strand aluminum branch circuit wiring.
 - (d) The home inspector shall report on presence or absence of smoke detectors. If the smoke detector is an individual (standalone) unit, the home inspector shall operate its test function. If the smoke detector is incorporated into an alarm system, the entity that monitors the alarm system should test the smoke detector.
 - (e) The home inspector is not required to:
 - 1. Insert any tool, probe, or testing device inside the panels;
 - 2. Test or operate any overcurrent device except ground fault interrupter's;
 - 3. Dismantle any electrical device or control other than to remove the cover of the main and auxiliary distribution panels; or
 - 4. Inspect:
 - (i) Low-voltage systems;
 - (ii) Security system devices, heat detectors, or carbon monoxide detectors;
 - (iii) Telephone, security, cable TV, intercoms, or other ancillary wiring that is not a part of the primary electrical distribution system; or
 - (iv) Built-in vacuum equipment.

(10) Plumbing Systems.

- (a) The home inspector shall inspect:
1. Interior water supply and distribution system, including: piping material, supports, and insulation; fixtures and faucets; functional flow; leaks; and cross connections
 2. Interior drain, waste, and vent system, including: traps; drain, waste, and vent piping; piping supports and pipe insulation; leaks; and functional drainage;
 3. Hot water systems including: water heating equipment; normal operating controls; automatic safety controls; and chimneys, flues, and vents; and
 4. Sump pumps.
- (b) The home inspector shall describe:
1. Water supply and distribution piping materials;
 2. Drain, waste, and vent piping materials;
 3. Water heating equipment; and
 4. The location of any main water supply shutoff device.
- (c) The home inspector shall operate all plumbing fixtures, including their faucets and all exterior faucets attached to the house, except where the flow end of the faucet is connected to an appliance.
- (d) The home inspector is not required to:
1. State the effectiveness of anti-siphon and devices;
 2. Determine whether water supply and waste disposal systems are public or private;
 3. Operate automatic safety controls;
 4. Operate any valve except water closet flush valves, fixture faucets, and hose faucets
 5. Inspect:
 - (i) Water conditioning systems;
 - (ii) Fire and lawn sprinkler systems;
 - (iii) On site water supply quantity and quality;
 - (iv) On-site waste disposal systems;
 - (v) Foundation irrigation systems;
 - (vi) Bathroom spas, except as to functional flow and functional drainage;
 - (vii) Swimming pools;
 - (viii) Solar water heating equipment; or
 6. Inspect the system for proper sizing, design, or use of proper materials.

(11) Structural Components and Foundations.

- (a) The home inspector shall inspect structural components including:
1. Foundation;
 2. Floors;
 3. Walls;
 4. Columns or piers;
 5. Ceilings; and
 6. Roofs.
- (b) The home inspector shall describe the type of:
1. Foundation;
 2. Floor structure;
 3. Wall structure;
 4. Columns or piers;
 5. Ceiling structure; and
 6. Roof structure.
- (c) The home inspector shall:
1. Probe structural components where deterioration is suspected;

2. Enter underfloor crawl spaces, basements, and attic spaces except when access is obstructed, when entry could damage the property, or when dangerous or adverse situations are suspected;
3. Report the method used to inspect underfloor crawl spaces and attics; and
4. Report signs of water penetration into the building or signs of condensation on building components.

(12) Roof coverings.

(a) The home inspector shall inspect:

1. Roof coverings;
2. Roof drainage systems;
3. Flashings;
4. Skylights, chimneys, and roof penetrations; and
5. Signs of leaks or abnormal condensation on building components.

(b) The home inspector shall:

1. Describe the type of roof covering material; and
2. Report the methods used to inspect the roofing.

(c) The home inspector is not required to:

1. Walk on the roofing; or
2. Inspect attached accessories including solar systems, antenna, and lightning arrestors.

(13) Exterior components.

(a) The home inspector shall inspect:

1. Wall cladding, flashings, and trim;
2. Entryway doors and a representative number of windows;
3. Garage door operators;
4. Decks, balconies, stoops, steps, areaways, porches and applicable railings;
5. Eaves, soffits, and fascias; and
6. Vegetation, grading, drainage, driveways, patios, walkways, and retaining walls with respect to their affect on the condition of the building.

(b) The home inspector shall:

1. Describe a wall cladding material;
2. Operate all entryway doors and a representative number of windows;
3. Operate garage doors manually or by using properly installed controls for any garage door operator;
4. Report whether or not any garage door operator will automatically reverse or stop when meeting reasonable resistance during closing; and
5. Probe the exterior wood components where deterioration is suspected.

(c) The home inspector is not required to inspect:

1. Storm windows, storm doors, screening, shutters, awnings, and similar seasonal accessories;
2. Fences;
3. For the presence of safety glazing in doors and windows;
4. Garage door operator remote control transmitters;
5. Geological conditions;
6. Soil conditions;
7. Recreational facilities (including spas, saunas, steam baths, swimming pools, tennis courts, playground equipment, and other exercise, entertainment, or athletic facilities), except as otherwise provided in this rule;
8. Detached buildings or structures; or
9. For the presence or condition of buried fuel storage tanks.

(14) Interior Components.

- (a) The home inspector shall inspect:
 - 1. Walls, ceilings, and floors;
 - 2. Steps, stairways, balconies, and railings;
 - 3. Counters and a representative number of built-in cabinets; and
 - 4. A representative number of doors and windows.
- (b) The home inspector shall:
 - 1. Operate a representative number of windows and interior doors; and
 - 2. Report signs of water penetration into the building or signs of condensation on building components.
- (c) The home inspector is not required to inspect:
 - 1. Paint, wallpaper, and other finish treatments on the interior walls, ceilings, and floors;
 - 2. Carpeting; or
 - 3. Draperies, blinds, or other window treatments.

(15) Installation and Ventilation.

- (a) The home inspector shall inspect:
 - 1. Insulation and vapor retarders in unfinished spaces;
 - 2. Ventilation of the attics and foundation areas;
 - 3. Kitchen, bathroom, and laundry venting systems; and
 - 4. The operation of any readily accessible attic ventilation fan, and, when temperature permits, the operation of any readily accessible thermostatic control.
- (b) The home inspector shall describe:
 - 1. Insulation in unfinished spaces; and
 - 2. The absence of insulation in unfinished spaces at conditioned surfaces.
- (c) The home inspector is not required to report on:
 - 1. Concealed insulation and vapor retarders; or
 - 2. Venting equipment that is integral with household appliances.

(16) Built-in Kitchen Appliances.

- (a) The home inspector shall inspect and operate the basic functions of the following kitchen appliances:
 - 1. Permanently installed, dishwasher(s) through a normal cycle;
 - 2. Range(s), cook tops(s), and permanently installed oven(s);
 - 3. Trash compactor(s);
 - 4. Garbage disposal(s);
 - 5. Ventilation equipment or range hood(s); and
 - 6. Permanently installed microwave oven(s).
- (b) The home inspector is not required to inspect:
 - 1. Clocks, timers, self-cleaning oven functions, or thermostats for calibration or automatic operation;
 - 2. Non-built in appliances; or
 - 3. Refrigeration units.
- (c) The home inspector is not required to operate:
 - 1. Appliances in use; or
 - 2. Any appliance that is shut down or otherwise an operable.