

# Confidential Inspection Report

4321 Client Street  
Anyplace, MA

Prepared for:



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# GENERAL INFORMATION

## Client Information

*Client*

Mr. John Smith

## Building Information

*Exterior Wall Structure*

Solid Masonry, some Wood Frame.

*Flooring Structure*

Wood Frame  
Poured Concrete.

*Roofing Structure*

Wood Frame.

*Sheathing Material*

Board sheathing on; Roof.

*Crawl Spaces*

One crawlspace, dirt floor. Limited access, only visual through hatch door.

## Inspection Information

*Date*

12/14/09.

*Start Time*

Inspector's on site start time: 9:00 am.

*Finish Time*

On site portion of inspection concluded at approximately; 2:30 pm.

*Weather:*

Clear.

*Outside Temperature (f):*

40-50.

*Soil Conditions:*

Dry.

*Building Faces*

Westerly.

*Approximate Age*

Various ages as original building has been surrounded by additions.

80-90 years.

*Building Type*

Commercial  
1 Story.

*People Present:*

Inspector: Paul Maida, Ma. Lic.#357  
Client  
Listing agent.

*Total Fee:*

\$XXXX.00

Includes building inspection, wood destroying insect inspection.

Paid by check  
Thank You.

Items not found in this report are beyond the scope of this inspection and should not be considered inspected at this time. Please read the entire report for important details. Inspected components will be identified and an opinion of their apparent condition will be reported according to the following definitions:

**SAT** = "**Satisfactory**" = Means that the component or system is functionally consistent with its original purpose but may show signs of wear, aging and deterioration.

**MARG** = "**Marginal**" = Means that a maintenance need exists or can be anticipated, or that the component is still functioning but due to its visible condition or age, replacement/major repairs should be anticipated.

**POOR** = "**Poor**" = Means that there is an immediate need for maintenance or replacement to sustain performance of function and purpose.

**CON** = "**Concern**" = A term used to highlight, for the Client's attention, a condition which may adversely affect the integrity of the building or the health and safety of its occupants.

# ROOF

## Roof: General Information

*Roof Inspected*

On Roof.

*Style Of Roof*

Pitch; Low, Type, Shed.

*Exposed Roof Covering*

Combination of, Rubber Membrane  
Roll Asphalt  
Asphalt/Fiberglass shingles

*Exposed Roof*

Second Layer.

*Flashing Materials*

Combination of, Aluminum, Galvanized, Rubber.

*Approx. Age Of Exposed Roof Covering*

Main roof ; 5+- Years

Roof coverings appear recently replaced ask Sellers for documentation and available warranties.

## Roof: Apparent Condition

SAT    MAR    POOR    CON    UNKN

## Exposed Roof Covering

Main roof's rubber membrane appears in good condition, installation shows good professional workmanship.

GENERAL INFORMATION;  
**RUBBER ROOFING:** Rubber membrane roofing is present on the low sloped roof.

: Rubber membrane or single ply membrane are relatively new products used for flat roof applications. Manufacturer's boast of a 20-30 year design life, but true life expectancy is unknown due to the limited age of the product on site. In my opinion, this is the material of choice for flat roof applications in terms of weather shedding protection, resistance to the elements and longevity.

Most rubber roofs are contact cemented in place in large sheets with few joints. Joints are heat sealed and uncured rubber is used to form corners or cover other difficult areas.

Problems associated with such rubber membrane roofing products are usually due to workmanship and seam failure rather than product failure.

Ethylene Propylene Diene Monomer (EPDM), or rubber roofing is the most popular single-ply roofing system used nationally and is always black in color.

Recommend an annual inspection; check for seam failure, air pockets, low areas that retain ponds of water.

The north side shed roof shows Signs of, Aging, Moss build-up. Roof covering appears fully depreciated, at end of useful life.

Roof covering is in need of replacing. Old shingles should be removed first. Consider consultation with a roofing contractor for cost estimates.



The east side shed roof covers a staircase that was blocked inside the laundry service.

This roof shows problems, surface is worn, the roof edges are missing flashings, no overhang. Water appears to be penetrating inside the wall causing wood frame structural problems.

The wall is loose.

Recommend re-roofing and removing the vinyl siding to properly evaluate and re-build the wall structure.

Consult a general contractor.

SAT MAR POOR CON UNKN

**Valleys/Flashings**

.. .. X .. ..

**Plumbing Vents**

X .. .. .. ..

# CHIMNEYS

## Chimney(s): General Information

*Location(s)*

Through Roof.  
Against East wall.

*Number Of Chimneys*

More than half dozen.



*Exterior*

Constructed from, Metal.

*Flue Lining*

Metal.

*Chimney Top*

Metal.

*Rain Cap (s)*

Yes.

## Chimney(s): Apparent Condition

SAT    MAR    POOR    CON    UNKN

## Evidence Of:

The brick chimney shows some exterior cracks, could use some repair.

All metal chimneys show beginning rust.

There are a few rusted out metal chimneys through the east wall. Recommend their use be determined and replace as needed. Rain caps missing.

One upgraded high efficiency furnace power vents through pvc piping.



# EXTERIOR WALLS

## Exterior Walls: General Information

### Siding

Vinyl siding.

### Trim

Constructed of: Vinyl, Metal.

### Fascia & Soffits

Constructed of: Metal.

### Electrical Service Entry Cables

Overhead, Conduit.

### Foundation

Constructed of: Block, Poured Concrete.

Recommend Trees, Shrubs, Etc. Be Kept Clear of Roofs, Siding and Overhead Wires.

## Exterior Walls: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Siding

..            x            ..            ..            ..

Siding shows some minor damage.  
Siding is in need of some spot repair.



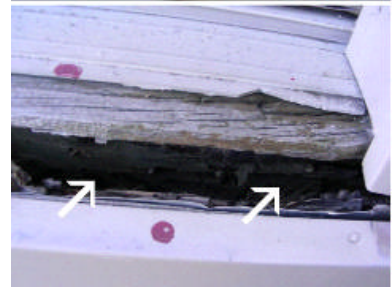
### Trim

.. X .. .. ..

Several door casings show loose trim joints.  
The east side entry door shows wood decay behind the metal trim.  
Recommend removing metal to access the decay and perform repairs.  
Some evidence of older termite damage is a concern.



East side windows show some evidence of water penetration and decay.  
Also needs siding removal to perform proper repairs.



SAT MAR POOR CON UNKN

**Fascia & Soffits**

X .. .. ..

**Caulking & Flashing**

.. .. X .. ..

Some improvements to caulking are possible at windows, doors, trim and / or pipes passing through walls.  
The loose east wall at stair enclosure is not tight to the foundation which is probably an access way for rodents.  
Traps and rodents were observed in the basement bowling area.



**Electrical Service Entry Cables**

X .. .. ..

Six metered services supply the five units.  
Exterior shows a recent meter board upgrade.



**Electrical Outlets/Wiring**

.. X .. .. ..

Loose wire needs rear at north side, sign was probably removed.



**Foundation**

X .. .. ..

Exposed foundation areas OK, west and south foundation elevations

are low, not exposed.

# GROUNDS & PROPERTY DRAINAGE

## Grounds & Property Drainage: General Information

### Gutters

Constructed from, Aluminum.

### Walks

Constructed from, Concrete.

### Steps & Stoops

Constructed from, Wood.

### Handrails/Guardrails

Constructed of, Wood.

### Driveways

Constructed from.

### Retaining Walls

Stone.

## Grounds & Property Drainage: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Gutters

..    ..    x    ..    ..

Gutter(s) has: Pulled Away.  
Downspout fell off.  
This gutter above entry ways may have been pulled off by ice dams.  
The attic areas appear poorly insulated allowing rapid heat lose and hot roof problems melting snow to fast into gutters.



Recommend new gutters on north side and an insulation be installed to cool roof and save energy dollars.

## Grading Around Foundation

Grading around foundation does not slope away. For proper drainage, recommend sloping grade away from foundation a minimum of 1 inch per foot for 5 feet wherever possible.



Foundation area should be landscaped with good drainage. Soil, mulch and dense vegetation negatively effect the building by holding wetness in and inviting insects and rodents along the foundation, giving them an easy path into the building.



I recommend a foundation apron on the ground, along the foundation to shed water away and reduce the invitation to moisture and pests.

A popular option consists of a plastic sheeting rolled out on soil along foundation, to act as a water barrier and weed block. Then stones are spread out on top to hold it in place.

Observation: There is insufficient clearance between the siding and the soil.

The area along portions of the foundation is in need of drainage improvements. Notice:

The present lack of clearance between the siding & soil is conducive to decay & infestation or basement seepage.

Recommendation: While it is desirable to have a 6 inch clearance between the siding and the soil, this option is not always feasible given the over-all contour, elevation of the lot or foundation elevations. Several options for repair should be considered: Firstly, I recommend the removal of top soil and vegetation near the foundation and replacement with a plastic sheeting (water barrier) and crushed stone on top of water barrier, to help in controlling moisture in this area.

If this repair is not adequate then the installation of a buried perforated drain pipe along the perimeter of the foundation can be considered to collect moisture and direct it to lot

boundaries by gravity flow.  
 Lastly, given the damp environment, this area should be monitored for pest activity.

SAT MAR POOR CON UNKN

**Overall Property Drainage**

.. X .. .. ..

High water tables can flood basements in this area. A sump pump has been installed, should be monitored during flooding weather conditions. Consider purchasing a battery back up system.  
 The quality of installation is poor, recommend sump basin and sump pump be replaced with a more effective system.



**Walks**

X .. .. .. ..

**Steps & Stoops**

.. .. X .. ..

Shows signs of: Wood decay.

**Handrails/Guardrails**

.. .. X .. ..

Handrail is loose. Recommend repair by a qualified contractor to increase safety.

Guards are too far apart to provide safety and prevent falls. Current standards only allow four inch openings. These are wider apart.

Recommend re-building guard rail systems with vertical ballasters four inches apart. Recommend repair by a qualified contractor to increase safety.



**Driveways**

X .. .. .. ..

I'm told the driveway for this building is owned by the Town. Consider asking Town officials if there are any limitations for use by this property.

**Retaining Walls**

×

Landscaping and stone wall, fence are all rough. Could use extensive improvements.



# DOORS & WINDOWS

## Doors & Windows: General Information

### Exteriors Doors

Constructed of: Metal.

### Windows

Type; Fixed. Double Hung

Constructed of : Wood, Vinyl

Glazing; Single Pane, Thermal pane glass.

## Doors & Windows: Apparent Condition

SAT MAR POOR CON UNKN

### Primary Windows/Exterior

.. X .. .. ..

Windows Show single pane un-insulated single pane glass along the store fronts; west side.

They appear to be a significant heat lose problem.

Recommend the wall of windows be upgraded to thermal pane window systems. Which has been industry standards for many years in the north east.

Most of the interior windows were blocked by storage but only a few have been upgraded, other older windows could use upgrading to thermal pane replacement windows.

### Exterior Doors

.. X .. .. ..

Older low quality entry doors are due for an upgrade to thermal solid core doors.

# BASEMENT/LOWER LEVEL

## Basement/Lower Level: General Information

*Walls*

Combination of: Poured Concrete, Block, Stone.

*Floor*

Combination of: Concrete and unknown.

*Beams*

Combination of, Steel, Wood timbers.

*Beam Supports*

Combination of: Block/Brick, Steel columns.

*Miscellaneous*

Basement structure and components are partially inaccessible, Due to Fixed wall coverings, Floor coverings, Suspended ceilings, Fixed ceilings, Stored items, Furnishings, cluttered condition.

Crawl Space under obstructed or inaccessible, inadequate entry hatch door.



## Basement/Lower Level: Apparent Condition

SAT    MAR    POOR    CON    UNKN

**Walls**

x        ..        ..        ..        ..

**Floor**

..        ..        x        ..        ..

The bowling alley flooring blocks access to conditions beneath.

Probing through small gaps into the ball returns only dirt was detected.

The dirt appears wet, water tables are high. Rising damp is causing some hidden wood decay in my opinion.

The bowling alleys show sagging and some floor frame bounce.

The bowling lanes are not level. The lanes will eventually need to be removed to reveal conditions beneath and to make



proper water control repairs and to probably install a concrete floor.

The bowling alley was estimated at more than 70 years old, it appears fully depreciated with repair costs far to expensive to justify renovations. The demand is probably not high enough in this region.

I suspect the only basement improvement might be to gut this area at some point in the future.

	SAT	MAR	POOR	CON	UNKN
<b>Joists, Bridging</b>	X	..	..	..	..
<b>Beams, Sills</b>	X	..	..	..	..
<b>Piers/Columns</b>	X	..	..	..	..
<b>Sump Pump</b>	..	..	X	..	..

Not professionally installed.  
Recommend consultation with a basement water control company.

Observation: In the accessible parts of the basement / crawlspace, I saw evidence foundation materials or previous wet basement problems or there is a potential for water penetration.

Recommendation: I advise that a sump pump be installed in the basement and that storage be done with precaution. A sump pump may be installed alone or in conjunction with a subfloor drainage system (french drain). The pump may be configured as a tall pedestal type or as a submersible type. A sump pump is a mechanical device that removes seasonal water from the basement by mechanically lifting it from the basement to an outside location.

A sump pump is best located at a low point in the basement floor, generally along an exterior wall or in a corner. Most installations include a hole in the floor called the sump basin which allows the pump to be placed at an elevation lower than the basement floor. The pump should rest on a stable base and the sump basin should have a liner of some kind to prevent silt and debris from clogging the pump impeller. The pump must sit level in the sump basin so that no obstacles impair the function of the float and lift rod that operate the pump switch. The lift rod has two stop adjustments for regulating the on & off cycle of the pump.

The drain pipe connection at the base of the pump should be preceded by a check valve, a one-way valve that prevents the back flow of water. The drain pipe should run with an uphill pitch leading through an exterior wall, window or foundation and terminating well away from the home. (NOTE: In most communities it is illegal to

drain a sump pump into the municipal sewer.)

The sump hole should have a protective cover to prevent accidents and to prevent objects from falling into the sump. Lastly, the sump pump should have a dedicated local U-type grounded outlet - no extension cords.

As for maintenance, the sump pump should be pulled from the hole at least once a year for cleaning and lubrication following the manufacturers directions. Be advised that a sump pump is a short lived appliance, you may be wise to keep a spare in storage.

If the sump pump operates frequently, there is obviously too much water flowing against or under the foundation. This condition indicates a need for better exterior drainage control measures to direct surface water and roof run-off away from the home. Frequent pump use may cause concern during a power outage; therefore, a battery back-up system or a portable generator should be considered as an alternative.

	SAT	MAR	POOR	CON	UNKN
<b>Dryness</b>	..	..	X	..	..
<b>Ventilation Of Crawl Space(s)</b>	..	X	..	..	..
<b>Crawl Space</b>	..	..	X	..	..

Crawl space inspection obstructed or inaccessible due to, Only a visual inspection through openings.

Crawl space has exposed earth; needs a vapor barrier. Concrete is best.

Consult a crawl space specialist general contractor. There are deep pits in the crawlspace , filling and leveling the dirt required before earth can be sealed in plastic or concrete.

, Observation: The crawl space has ineffective or no vapor barrier on the soil to control moisture migration.

Humidity is constantly rising from the soil. Such humidity trapped within a crawl space may cause moisture problems such as wood rot, mold, mildew and pest activity. Be advised that a potential moisture migration and condensation problem exists that could be unhealthy for the home and the occupants.

Recommendation: You should consult with a general contractor, the entire crawl space floor should be sealed with concrete for best durability. Options also include a rubber membrane layer over the earth. Plastic sheeting is the least expensive / minimum choice, but is the most likely to fail over time. Consider installing 3 1/2 of faced batt type fiberglass insulation between all floor joists so that the vapor barrier faces the living space above or spray foam - high performance insulation could be explored.

Web Resources:

<http://www.owenscorning.com/around/insulation/project/crawlunderfloor.asp>

<http://www.owenscorning.com/around/insulation/project/finishedattic.asp>

<http://www.owenscorning.com/around/insulation/chooseproject.asp>.

# HEATING & AIR CONDITIONING

## Heating & Air Conditioning: General Information

*Heating Unit Services*

Basement area.

#### Forced Hot Water

15+- year old Weil Mclain boiler provides hot water to some baseboards and a hydronic fan driven unit hanging from the ceiling.

The boiler shows moderate wear and tear and limited maintenance services. \Recommend burner be tuned up and boiler cleaned by an oil burner technician.

Boiler should have 5 or more years of life left.

#### Dog groomer retail unit.

This 10+- year old system appears seriously coated in dust and hair.

There is a lack of any filtration system.

Recommend a full service and cleaning of gas burner, furnace and all of the ductwork.

With proper service this furnace should have 5 to 10 years of life left.



The 20+ year old Arcoaire services the laundry mat.

This furnace shows rust and corrosion, it appears fully depreciated and in need of replacing.

This Coleman furnace services the Spa at the south end of the building.

Furnace appears 15+- years old with normal aging.

This furnace probably has 5+- years of life left.





*Thermostat Type*  
Manual.

*Type Of Fuel*  
Gas, Oil.

*Hot Air System*  
Blower Fan, Direct Drive, Filter, Disposable, None.

*Aproximate Age (central Air Conditioner)*  
20+- years.

*Cool Air System*  
Blower Fan, Direct Drive, Filter, Disposable, None.

*Type Of Fuel*  
Electric.

*Duct Work*  
Metal.

**Heating & Air Conditioning: Apparent Condition**

SAT    MAR    POOR    CON    UNKN

**Heat Exchanger Test Results**

..        X        X        ..        ..

Evidence of: Moderate, Serious, Rusting on: . Heat Exchangers  
Recommend unit be serviced by professional service personnel due  
to: A need for general cleaning and service. Most units.

**Burner(s)**

..        X        ..        ..        ..

Annual tune up recommended by an oil burner technician.

**Flue Pipe**

..        X        ..        ..        ..

Poor combustion air supply, only vents into living area. I recommend  
sealing wall and doors into boiler area and installing an exterior vent  
to allow boiler to draw air from outside. This will reduce risk of fume  
spill back into living area. At the dog groomer' s shop.

**Exposed Pipes And Pumps**

X        ..        ..        ..        ..

Old piping system, Some fittings and vales should be monitored for  
leaks, could use some replacing.  
At bowling alley boiler.

**Temp/Pressure Release Valve**

X        ..        ..        ..        ..

**Duct Work**

.. .. X .. ..

**Observation:** Inspection of the accessible parts of the forced hot air blower, blower cabinet, ducts and registers revealed heavy accumulations of dust.

A dirty air duct distribution system may contain microbial contaminants (such as mildew, mold spores, fungus, dust mites etc.) that can cause respiratory distress or illness, especially to those with chemical sensitivity, asthma etc.

**Recommendation:** In my opinion, a professional duct cleaning company should be hired to clean the entire system to a penny bright condition. A brief schedule of the job should include:

1. Make an access opening into the plenum and block off the return side.
2. Take off every register in the house.
3. Cover every register opening but one.
4. Push down properly sized cleaning tools from each register & duct, directing dirt into vacuum bag.
5. Clean return & blower.

Note: For those who have respiratory sensitivity, the ducts can also be steam sanitized to kill micro-organisms. (Average total cost \$400) Frequency of cleaning is variable depending on the system, lifestyle and the type of filters used. A high quality filter is advised.

The laundry furnace is missing return air duct work.

Only a hole in the wall returns air to the furnace.  
Recommend a duct system be installed to properly return air to the furnace.



SAT MAR POOR CON UNKN

**Duct Work Insuation**

.. .. X .. ..

**Blower & Fan Motor**

.. X .. ..

**Filter**

..	..	X	..	..
SAT	MAR	POOR	CON	UNKN

**Exterior A/C Components**

..	..	X	..	..
----	----	---	----	----

The A/C components appear fully depreciated, at the end of economic life. Recommend replacement.  
 Consult a qualified HVA/C technician.  
 All three exterior A/C components are seriously rusted, worn.



**Interior A/C Components**

..	..	X	..	X
----	----	---	----	---

No access to cooling coil.  
 Recommend installing an access door to allow regular inspection of drainage and to allow cleaning. Consult a H. V. A/C technician.

**Fuel Supply System**

..	X	..	..	..
----	---	----	----	----

Observation: The steel oil tank is greatly deteriorated.  
 In my opinion, the oil tank is at end of service life. There is a potential for leakage and pollution hazards. Tanks rust from the inside outward and have a service life of 25-30 years.  
Recommendation: I advise that you contact an oil heat



contractor and request an estimate for the removal & disposal of the old tank along with the installation of a new tank.

*Comments*

All heating and cooling systems show a lack of regular maintenance.

One furnace and three A/C systems appear beyond a reliable life and in need of replacing.

Recommend a full evaluation of component conditions in writing by a qualified heating and cooling service company.

# PLUMBING/WATER HEATER & LAUNDRY

## Plumbing: General Information

*Water Source*

Municipal.

*Shut-off Located*

In basement.



*Waste*

Municipal.

*Water Supply Pipes*

Copper.

*Waste & Vent Pipes*

Combination of: Cast Iron, Galvanized, Copper Plastic.

## Plumbing System: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Visible Supply Pipes

X    ..    ..    ..    ..

### Visible Waste Vent Pipes

..    X    ..    ..    ..

Visible drain waste vent pipes show moderate corrosion and some serious corrosion. System shows little in the way of capitol improvements.



### Water Pressure

X    ..    ..    ..    ..

### Shut Off Valves

.. .. X .. ..

The building side main shut off has rooted away, needs repair.



SAT MAR POOR CON UNKN

**General**

.. .. X .. ..

There are several sinks in the building that are leaking and show poor amateur repairs that need to be removed and extensively replaced.

Men' s bathroom in bowling area shows active leaks.

note; this bathroom is usually shared with the north east basement retail unit, which does not have its own facilities.



Women' s bathroom; sink is cracked and sink plumbing is in disrepair.

The laundry service' s sink also shows active leaks and poor amateur repairs, needs a major renovation. Consult a qualified Plumber.



**Water Heater: General Information**

*Approximate Age Of Unit*

Three electric hot water tanks were observed in the building. Their ages range from 2 to 5 years.

*Fuel Type*

Electric.

*Capacity Of Tank*

75 gallons  
30 gallons.

**Water Heater: Apparent Condition**

SAT    MAR    POOR    CON    UNKN

**Exterior Casing**

×    ..    ..    ..    ..

**Vac./Temp./Pres. Relief Valves**

×    ..    ..    ..    ..

**Electric Service Cable**

×    ..    ..    ..    ..

**Laundry Facilities: Apparent Condition**

**110 Volt Outlet**

×    ..    ..    ..    ..

**Dryer Hook-up**

×    ..    ..    ..    ..

**Dryer Vent**

..    ..    ×    ..    ..

Dryer vent improperly exhausts into building creating unwanted dust accumulation indoors. Dryer should be connected to an exterior exhaust system.

The laundry service exhausts dryer dust toward the ceiling under this old ventilator. This appears to be a major source of heat lose.

Dryer vent improperly exhausts into building creating unwanted dust accumulation indoors. Dryer should be connected to an exterior exhaust system.

Check and clean dryer vent system every 4 to 6 months to prevent over heating, which can be a fire hazard..



**Washer/Faucets**

×    ..    ..    ..    ..

**Drain/Trap**

×    ..    ..    ..    ..

# ELECTRICAL SERVICE PANEL(S)

## Electrical Service: General Information

### Main Box Location

The electrical service locations are in a variety of locations.  
Some in the basement bowling alley area, some with in the retail units.

### Main Service Wire

220 Volt aluminum cable, Size, #2.

### Main Overload Protection

Breaker.

### Branch Wiring

Combination of: Copper, Tin coated copper.

### Type Of Branch Wiring

Non-Metallic cable, Armored cable, Conduit.

### Branch Protection

Breakers, Labeling/Indexing: Some.

Labeling/Indexing: None.



### System Is Grounded At:

Water Pipes, Street side, Dwelling side.

### Service Is Considered To Be Rated At:

100 AMPS, 220VOLTS for each unit.

## Electrical Service: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Service Cable At Main Box

X    ..    ..    ..    ..

**Grounding**

..	X	..	..	..
SAT	MAR	POOR	CON	UNKN

**Bushing & Knock-out Plugs**

..	X	..	..	..
----	---	----	----	----

**Fuses/Breakers**

..	..	X	..	..
----	----	---	----	----

The bowling alley panel is a Federal Pacific "stab lok" breaker system that is known to be defective and unsafe. This panel is in need of replacing.



Observation - The home has a Federal Pacific brand electrical stab-loc circuit breaker panel  
Analysis: **HAZARD**  
**WARNING** - FP electrical panels are considered dangerous and subject to burnout as some of the breakers may not work, breakers become loose and may not provide protection against fire. This problem is associated with panels and circuit breakers manufactured in the 1970's and possibly extending to current equipment. Testing has shown that as many as 65% of the circuit breakers would malfunction creating a serious fire hazard as they fail to trip in response to an overload. Federal Pacific Electric was a Newark New Jersey based manufacture of electrical panels. Their panels (commonly known as FPE 'Stab-Loc') were installed in many area homes between early 1970 & mid 1980. Some entire developments, including apartments & townhouses were built with these panels. There are numerous problems associated with the 'Stab-Loc' panel, the most prevalent being the breakers are not reliable (they do not trip) when overloaded. A breaker is designed to turn the power off in case an overload occurs; this is the main safety feature of the 'breaker'. If a breaker fails to trip in an overloaded situation, the most likely result is a fire.

Other problems include the fact that breakers have on occasion fallen out when the front cover was removed (due to its design, it is difficult to remove the cover without tripping several breakers). Several models have a spring mounted bus bar; this design has since been prohibited.

The breakers can be in the "down" position and still be on; this has been prohibited since 1984.

A class action lawsuit in New Jersey determined the following... "The Court has already determined that Federal Pacific violated the New Jersey Consumer Fraud Act. The violation occurred because FPE cheated during its testing of circuit breakers in order to obtain Underwriters Laboratories (UL) approval."

Recommendation: I advise that an electrician reappraise the electrical service panel equipment as an urgent safety priority. Panel replacement can involve significant expense. The bottom line is simple; if your home currently has A FPE "Stab-Loc", replace it for the safety of you & your family!

WEB RESOURCES:

<http://www.inspect-ny.com/fpe/fpepanel.htm> where the pertinent documents have been posted online regarding a class action suit.

<http://www.inspect-nv.com/fpe/CPSCsummary.htm> CPSC Summary

<http://www.codecheck.com/pdf/electrical/240overcurrent/FP E%20Article%20from%20DH%20-%20Nov2003.pdf>

**Douglas Hansen Article**

<http://www.inspect-ny.com/fpe/fpestlouis.htm> **Dr. Aronstein's article on FPE breakers and panels**

<http://www.inspect-ny.com/fpe/fpepanel.htm> **Dan Friedman's web side**

<http://www.inspect-ny.com/fpe/FPEnotice12-05.htm> **NJ Class Action**

SAT    MAR    POOR    CON    UNKN

## Other Wiring/Outlets

Branch wiring was difficult to observe due to obstructions. The dog groomer wiring is incomplete, the furnace room is missing lighting. A roughed in switch box was where installation stopped. Needs electrical repairs.



*Comments*

Recommend system be serviced by licensed electrician due to improper wiring as follows:  
The laundry light fixtures are improperly mounted to the ceiling tiles which are being pulled down.  
Unsafe Conditions.



# INTERIOR ROOMS/KITCHEN/HALLWAYS & ENTRIES

## Interior Rooms: General Information

### *Walls & Ceilings*

Combination of: Dry Wall, Plaster, Wood, Paneling, Suspended Ceiling.

### *Floors*

Combination of: Vinyl, Tile, Carpet.

### *Heat/Cooling Sources*

Combination of: Registers from hot/cool ductwork. Hydronic baseboard/radiator units, Electric room heating units.

# COMMON AREA ROOMS

## Common Area: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Walls, Ceiling & Floor

..            X            ..            ..            ..

Water stains visible in one or more areas.  
 There is a variety of cosmetic conditions.  
 For the most part the store fronts appear satisfactory.  
 Extensive re-modeling will eventually be needed at the basement level.



There are a few layers of ceilings, when moving the suspended ceiling tiles old loose fill insulation spills down through the ceiling layers. Needs repair of old ceiling to prepare for installing insulation safely and with out spill down.

The old ceiling in the laundry service is pulling down, will require some repairs.

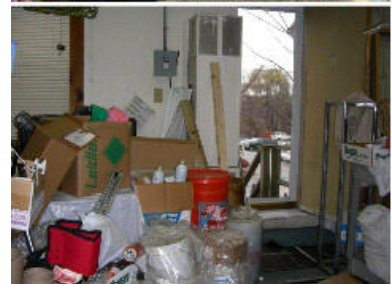
### Electrical: Outlets, Etc.

X            ..            ..            ..            ..

### Doors & Windows

..            X            ..            ..            ..

The laundry service shows wall to wall storage, some cluttered conditions, access to components was limited.



### Heat Source

..            X            ..            ..            ..

# BATHROOMS

## Bathroom

Location

## Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Walls, Ceilings & Floors

..            X            ..            ..            ..

The first floor units bathrooms are for the most part in satisfactory condition. The basement bathrooms are old, worn and will require significant re-modeling.



### Electrical: Switches & Outlets

..            X            ..            ..            ..

### Fan & Heater

..            X            ..            ..            ..

### Doors & Windows

X            ..            ..            ..            ..

### Heat Source

X            ..            ..            ..            ..

## Sinks

### Hot & Cold Faucets

..            X            ..            ..            ..

### Basin(s) & Piping

..            ..            X            ..            ..

## Toilet

### Bowl & Tank

X            ..            ..            ..            ..

### Anchored To Floor

X	..	..	..	..
SAT	MAR	POOR	CON	UNKN

**Drains & Flushes**

X	..	..	..	..
---	----	----	----	----

# ATTIC

## Attic: General Information

*Access By*

None

Only viewed through broken openings through the ceilings.

*Insulation*

Rockwool, Thickness none - up to; 2 +- inches

Approximate "R" Value none.

## Attic: Apparent Condition

SAT    MAR    POOR    CON    UNKN

### Access Lighting

..    ..    X    ..    ..

The only access hatch I found was blocked by a fresh air duct in the laundry service area.



### Framing

..    ..    ..    ..    X

### Sheathing

..    ..    ..    ..    X

### Insulation

..    ..    X    ..    ..

Recommend additional insulation be added to bring "R" Value up to 30 or 40.

Insulation depth uneven, should be built up evenly to R30 or 40+

#### INSULATION RATINGS CHART

(Note: The higher the R-number, the greater the insulation value.)  
(R-30 insulation is now required in the attic)

Insulation type	R-number:			
	11	13	19	22
	Inches of thickness			
Batts / blankets:				
Fiberglass	3 1/2"	4"	6"	7"
9 1/2" 12"				
Rock wool	3"	4"	5 1/2"	6"

8 1/2" 11"

Loose fill:

Fiberglass	5"	5 1/2"	8 1/2"	10"
13 1/2" 17"				
Rock wool	4"	4 1/2"	6 1/2"	8"
10 1/2" 13"				
Cellulose	3"	3 1/2"	5 1/2"	6"
8 1/2" 11"				
Vermiculite	5"	6"	9"	10"
14" 18"				

Ridged board

Polystyrene (extruded)	3"	3 1/2"	5"	5 1/2"
7 1/2" 9 1/2"				
Polystyrene (bead board)3"	3 1/2"	5 1/2"	6"	8 1/2"
10 1/2"				
Urethane	2"	2"	3"	3 1/2"
5" 6"				
Fiberglass	3"	3 1/2"	5"	5 1/2"
7 1/2" 9 1/2"				

The *Company* advises that you schedule an **"ENERGY AUDIT"** with a local utility company to identify areas of the home in need of insulation updating. Homes 40+ years of age may have no insulation whatsoever and should be considered as candidates for economic retrofitting by hiring an insulation contractor. For your decision-making needs, your home inspector viewed the insulation where *readily accessible* in the unfinished areas of the home. Realistically, please understand that the inspector does NOT have "X-ray" eyes for seeing inside of finished wall and ceiling cavities. (To get an approximation on the presence or non-presence of wall insulation, you can remove the cover plates of exterior wall outlets or switches and attempt to view into the local stud cavity.) (Note: Blown-in insulation should NOT be installed over attic knob & tube wiring.)

Web Resource: U.S. DOE website  
[www.ornl.gov/%7eroofs/zip/ziphome.html](http://www.ornl.gov/%7eroofs/zip/ziphome.html) (Zip Code Insulation Program)

SAT	MAR	POOR	CON	UNKN
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**Ventilation**

..	x	..	..	..
----	---	----	----	----

**Exposed Wiring**

..	..	..	..	x
----	----	----	----	---

**Plumbing Vent Pipes**

..	..	..	..	x
----	----	----	----	---

**Chimneys & Flues**

..	..	..	..	x
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# WOOD DESTROYING INSECTS, MSI

## Wood Destroying Insect Infestation Inspection

*Report For*

*Inspection Address*

This is not a structural damage report. The report is indicative of the condition of the subject structure(s) on the date of inspection only and is Not to be construed as an express or implied warranty or guarantee against latent, concealed, or future infestation or defects. See Section IV in the Inspection Contract for important information. The report is based on careful visual inspection of the readily accessible areas of the structures inspected.

## Section I. Inspection Findings

*As Follows:*

Visible evidence of a wood destroying insect infestation was observed as follows: Damage from wood destroying insects was noted in the following area(s): termite damage was observed in the basement bowling area lower wall. Also under the threshold of the north exit door from the dog groomer shop.



*Any Visible Evidence Observed Above Appears:*

Inactive; no treatment recommended at this time.

Recommend a termite monitoring system be installed to guard against a re-infestation.  
Consult a Pest Control Operator.

## Section II. Obstructions & Inaccessible Areas

*The Following Areas Of The Structure(s) Inspected Were Obstructed Or Inaccessible:*

Basement: Suspended ceilings, Fixed ceilings, Fixed wall covering, Floor covering, Cabinets/shelving, Stored items, Furnishings, Appliances, Cluttered condition

Crawl Space: No access or entry, Only limited visual access.

Main Level: Suspended ceilings, Fixed ceilings, Stored items, Cabinets/shelving, Furnishings, Cluttered condition.

Read this entire page, as it is part of the report. Neither I nor the company for which I am acting have had, presently have, or contemplate having any interest in the property.

**Attention Home buyer:** Maida Services, Inc. (MAIDA) agrees to visually inspect and submit a written report of wood destroying insect infestation of the building and premises outlined on the reverse side of this form according to the terms and conditions below:

1. PURPOSE: MAIDA and CLIENT agree that the purpose of this inspection is to provide the CLIENT with

a professional, good faith opinion of the presence of wood destroying insects on the premises at the time of the inspection. MAIDA is not responsible to repair any damage disclosed by this inspection, including without limitation, any wood destroying insect infestation and/or damage which exists in areas or in wood which were not accessible for visual inspection as of the date of this inspection. **Also, wood destroying insect infestation and/or damage may exist in concealed or inaccessible areas.** MAIDA cannot guarantee that any wood destroying insect infestation and/or damage disclosed by visual inspection of the premises, as noted, represents all of the wood destroying insect infestation and/or damage which may exist as of the date of the inspection. The inspection was conducted in the readily accessible areas of the identified inspected structure(s). If visible evidence of the infestation by wood destroying insects is reported, it should be understood that some degree of damage, including hidden damage, may be present.

2. **EXCLUSIONS FROM OPINION:** This inspection does not cover any areas of the property that are not readily accessible. This inspection does not include areas which were obstructed or inaccessible at the time of the inspection. Areas that were inaccessible or obstructed may include, but are not limited to, ceilings, floor coverings, wall coverings, siding, floors, furniture or stored articles, appliances and/or personal possessions, areas which required the breaking apart, dismantling, removal or movement of any objects. This inspection is for wood destroying insects only. Other pests, including but not limited to rodents, bats, bees, birds, snakes, fleas and flying insects are not included in this inspection.

3. **CONSUMER MAINTENANCE ADVISORY:** Any structure can be attacked by wood destroying insects. Periodic maintenance should include measures to minimize possibilities of infestation in and around a structure. Factors which may lead to infestation from wood destroying insects include foam insulation at foundation, earth-wood contact, faulty grade, firewood against structure, insufficient ventilation, moisture, wood debris in crawl space, wood mulch, tree branches touching structures, landscape timbers, and wood rot. Should these or other such conditions exist, corrective measures should be taken by the owner in order to reduce the chances of infestations by wood destroying insects, and the need for treatment.

4. **DISCLAIMER OF WARRANTY:** MAIDA is not an insurer, and therefore makes no guarantee or warranties, express or implied, as to the merchantability or fitness of the premises for CLIENT's INTENDED USE. Neither is this a warranty as to the absence of wood destroying insects.

5. **INDEMNITY:** The report of inspection produced by MAIDA is for the exclusive use of the CLIENT. No other person or entity may rely on the report issued pursuant to this contract. In the event that any person, not a party to this contract, makes any claim against MAIDA arising out of the services performed by MAIDA under this contract, the CLIENT agrees to indemnify, defend and hold harmless MAIDA from any and all damages, expenses, costs and attorney's fees arising from such a claim.

6. **LIABILITY AND RIGHT OF REINSPECTION:** This contract limits the liability of MAIDA to the CLIENT to the amount of consideration paid by the CLIENT to MAIDA (the contract price). MAIDA assumes no liability for consequential damages suffered by the CLIENT. In the event of a claim by the CLIENT that a component part of the premises which was inspected by MAIDA was not in the condition reported by MAIDA, the CLIENT agrees to notify MAIDA at least 72 hours prior to repairing or replacing such component of the failure, appearance of defect or need for repair or replacement of the component. The CLIENT further agrees that if the repair or replacement is done without giving MAIDA the required notice, that MAIDA will have no liability to the CLIENT for the cost of such repair or replacement.

7. **ARBITRATION:** MAIDA and CLIENT specifically agree that any disputes arising under the terms of this contract shall be submitted to arbitration. Such arbitration shall be conducted according to the rules of the American Arbitration Association and shall be submitted to a three-person panel of arbitrators. At least one of the arbitrators shall be a member of the American Society of Home Inspectors.

8. **ENTIRE AGREEMENT:** This contract constitutes the entire agreement between MAIDA and the CLIENT. Any amendment or modification of the contract must be in writing and signed by all parties to the contract.

266 CMR 6.00: STANDARDS OF PRACTICE

Section

- 6.01: Access
- 6.02: Purpose
- 6.03: General Requirements
- 6.04: Scope of the Home Inspection
- 6.05: General Limitations and Exclusions of the Home Inspection
- 6.06: Prohibitions
- 6.07: Optional Fee Based Services

**6.01: Access**

under The Client shall provide Safe Access and Sufficient Lighting to ensure that all systems and areas to be inspected under this standard are Readily Accessible and Observable.

**6.02: Purpose**

- (1) The purpose of a Home Inspection for Residential Buildings, including their attached garages, is to provide the Client with an inspection Report that forthrightly discloses the physical conditions of the systems and components listed in 266 CMR 6.04 which are Readily Accessible and Observable, including those systems and components, which are Safety Hazards as Observed at the time of the inspection.
- (2) An inspection carried out under the standards of 266 CMR 6.04 is not and shall not be construed to be a comprehensive Architectural and/or an Engineering study of the dwelling in question.

**6.03: General Requirements**

- (1) Inspectors shall:
  - (a) Use a written contract and provide only the Client with an original copy of the contract unless otherwise directed by the Client.
  - (b) Observe Readily Accessible and Observable installed systems and components listed in 266 CMR 6.04.
  - (c) Submit a confidential written Report only to the Client, which shall:
    - 1. Identify those components specified to be identified in 266 CMR 6.04.
    - 2. Indicate which systems and components designated for inspection in 266 CMR 6.04 have not been inspected.
    - 3. Indicate the condition of systems and components so Inspected including those that were found to be in need of repair, require additional investigation, and areas that have a potential for concealed damage.
    - 4. Record the Inspector's name (and the Trainee's name if applicable).
    - 5. Record the Client's name and the address of the property inspected.
    - 6. Record the on-site Inspection start and finish times.
    - 7. Record the weather conditions at the time of the inspection.
    - 8. Record the existence of obstructions and/or conditions that prevented the inspection of the installed systems and components.
    - 9. Embed in the Report and/or attach to the Report the list of itemized questions in 266 CMR 6.03(4) (a) through (k).
    - 10. Embed in the Report and/or attach to the Report a copy of 266 CMR 2.00: *Definitions* and a copy of the 266 CMR 6.00: *Standards of Practice*.

(2) Every registered professional Home Inspector may have a seal of the design shown below authorized by the Board. All Reports prepared by a registered Home Inspector, or under his supervision, may be stamped with the impression of such seal and/or bear the name and license number of the Home Inspector. A registered Home Inspector shall impress his seal on and/or attach his name and license number to a Report only if his/her certificate of registration is in full force, and if he/she is the author of such Report or is in charge of its' preparation.



- (3) The Report shall only inform the Client if additional investigation is required when:
- (a) The scope of the repair(s) is unknown, or
  - (b) There is potential for and it is suspected that there is concealed damage, or
  - (c) The subject area is beyond the scope of the Home Inspector's expertise.

(4) The Inspector shall notify his/her Client that answers to the following questions should be ascertained from the Seller and/or the Seller's Representative because they are important and relevant to the purchase of the inspected dwelling and Readily Observable through inspection. The Inspector shall have been deemed to satisfy this requirement by and/or attaching the questions listed in 266 CMR 6.03(4) (a) through (k) to the Report.

may not be embedding

To the Best of Your Knowledge as the Seller and/or Seller's Representative:

- (a) Does the dwelling have a history of seepage, dampness, and/or water penetration into the Basement and/or Under Floor Crawl Space? If so please explain.
  - (b) Has a sump pump ever been installed or used in the Basement/Under Floor Crawl Space?
  - (c) Do you use any type of dehumidification in any part of the dwelling?
  - (d) Are you aware of any mold and/or air quality issues in the dwelling?
  - (e) Is the dwelling on a private sewage system?
    - 1. If the waste system is private, has a Title V inspection been completed, and is the completed Title V Report available for review?
    - 2. Has the dwelling ever been inspected and/or treated for insect infestation?
      - a. If so, when?
      - b. What were the chemicals used?
  - (f) Has the dwelling ever been tested for radon gas and/or lead paint?
    - 1. If so when?
    - 2. What were the results?
  - (g) Has the dwelling ever been inspected by an Inspector?
    - 1. If so, when?
    - 2. Were any problems noted?
    - 3. Is a copy of the inspection Report available?
  - (h) Are the Seller/Seller's Representative aware of any structural, mechanical, electrical or other material defects that may exist on the property?
  - (i) Has there ever been a fire in the dwelling?
    - 1. If so, when?
    - 2. What areas were involved?
    - 3. What chemical cleaners, if any, were used for cleanup?
  - (j) Has there ever been a hazardous waste spill on the property?
  - (k) Is there is an underground storage tank on the property?
- (5) The Inspector shall not represent to the Seller/Seller's Representative or Client that there is any legal obligation, duty, or requirement on behalf of the Seller/Seller's Representative to answer the questions set forth in 266 CMR 6.03(4)(a) through (k).
- (6) The inspector shall not be held liable for the accuracy of third party information.
- (7) Regardless of any additional professional registrations or licenses held by the Inspector and/or Trainee practicing in the Commonwealth of Massachusetts he/she shall conduct his/her Home Inspection in accordance with 266 CMR 6.00 through 6.06. However, the standards are not intended to limit Inspectors from:
- (a) Reporting observations and conditions in addition to those required in 266 CMR 6.04.
  - (b) Excluding other systems and components from the inspection if requested by the Client and noted in the Report.
  - (c) Providing Optional Fee Based Services, as long as they are contracted for in writing and/or included in the report and are not prohibited under 266 CMR 6.06.

## **6.04: Scope of the Home Inspection**

### **(1) System: Roofing.**

- (a) The Inspector shall Observe the Readily Accessible and Observable:
  - 1. Roof coverings.
  - 2. Exposed roof drainage systems
  - 3. Flashings.
  - 4. Skylights, chimneys, and roof penetrations.
  - 5. Signs of leaks on building components.
- (b) The Inspector shall Identify:
  - 1. the type of roof covering materials: Asphalt, Cementitious, Slate, Metal, and/or Tile Shingles, Built-up type (Bald Asphalt, Tar and Gravel, Mineral Covered Rolled Roofing, Ballasted Rubber Membrane, Adhered Membrane, Mechanically Fastened Membrane, Other.
  - 2. the roof drainage system: Gutters (Aluminum, Copper, Wood, Vinyl, Other) Leaders/Downspouts (Aluminum, Copper, Galvanized, Vinyl, Other)
  - 3. the chimney materials: Brick, Concrete Block, Metal, Other
  - 4. the methods used to Observe the roofing.
- (c) The Inspector shall Report on:
  - 1. Any signs of previous and/or active leaks.
  - 2. The following exposed Readily Accessible and Observable roofing components: the roof covering, exposed roof drainage systems, exposed flashings, skylights, exterior of chimney(s), roof penetrations.
- (d) **Exclusions:** Including but not limited to 266 CMR 6.04(d) 1. and 2. the Inspector shall not be required to:
  - 1. Walk on the roof unless in the opinion of the Home Inspector he/she is provided Safe Access, and the Seller and/or the Seller's Representative provides authorization that relieves the Inspector of all liability of possible damage to the roofing components, and in the opinion of the Inspector, walking on the roof will pose no risk of personal injury or damage to the roofing components.
  - 2. Observe and Report On:
    - a. Attached accessories including, but not limited to: solar systems, antennae, satellite dishes and lightning arrestors.
    - b. The interior of chimney flues.

### **(2) System: Exterior.**

- (a) The Inspector shall Observe the Readily Accessible and Observable:
  - 1. Wall cladding.
  - 2. Entryway doors and windows.
  - 3. Garage door operators.
  - 4. Decks, balconies, stoops/landings, steps, areaways/window wells, and porches including hand and guard railings.
  - 5. Exposed trim (eaves, soffits, fascias, rake, corner, and other trim Boards).
  - 6. Flashings
  - 7. Driveways, walkways, vegetation, grading, site drainage, and retaining walls.
- (b) The Inspector shall Identify:
  - 1. Wall-cladding materials: Cementitious Siding, Asphalt and/or Wood Shingles, Aluminum and/or Vinyl Siding, Wood Clapboards, Brick, Other.
  - 2. The deck/porch component materials: Brick, Concrete, Concrete Block, Steel, Wood, Other.
- (c) The Inspector shall Report On the following exposed Readily Accessible and Observable exterior components:
  - 1. Wall cladding.
  - 2. Entryway doors and windows.
  - 3. Deck/porches, balconies, stoops/landings, steps, areaways/window wells, including hand and guard railings.
  - 4. The exposed trim.
  - 5. Flashings.
  - 6. Driveways, walkways, and retaining walls with respect to their effect on the condition of the dwelling and their ability to provide safe egress.
  - 7. Vegetation, grading, site drainage with respect to their effect on the condition of the dwelling.
- (d) The Inspector shall:
  - 1. Probe exposed Readily Accessible and Observable exterior components where deterioration is suspected:
    - However probing is NOT required when probing would unduly damage any finished surface.
  - 2. Operate all entryway doors and representative number of windows and Report their condition and need of repair, if any.
  - 3. Operate garage doors (if the garage is attached to the main dwelling), manually or by using permanently installed controls of any garage door operator.
  - 4. Report whether or not any garage door operator will automatically reverse or stop when meeting resistance during closing.

(e) Exclusions: Including but not limited to 266 CMR 6.04(2) (e) 1. through 9. the Inspector shall not be required to Observe and Report On the following:

1. Storm doors and windows, screening, shutters, awnings and similar seasonal accessories.
2. Fences, landscaping, trees, swimming pools, patios, sprinkler systems.
3. Safety glazing.
4. Geological conditions (Engineering services).
5. Soil conditions (Engineering services).
6. Recreational facilities.
7. Any other dwelling units or addresses in multi-unit buildings.
8. Outbuildings and detached garages. However, should the Inspector include the' inspection of these structures, under 266 CMR 6.07: *Optional Fee Based Services*, the inspection must comply with the standards of 266 CMR 6.04.
9. Underground utilities, pipes, buried wires, or conduits (Dig Safe)

**(3) System: Structural Components Exposed in the Basement/Under Floor Crawl Space and Attic Space: Including Signs of Water Penetration.**

**(a) Basement/Under Floor Crawl Space:**

1. The Inspector shall Observe the following exposed Readily Accessible and Observable Basement/Under Floor Crawl Space structural components:
  - a. The exposed portions of the foundation.
  - b. The exposed portions of the Basement/Under Floor Crawl Space floor.
  - c. The exposed portions of the superstructure system (girders, sills, floor joists, headers, and sub-floor).
  - d. The exposed portions of the columns and posts.
2. The Inspector shall Identify:
  - a. The type of exposed Basement foundation materials (brick, concrete block, concrete, stone, wood, other).
  - b. The type of exposed Basement floor system (concrete, earth, wood, other).
  - c. The type of exposed Basement superstructure system (girder(s), sills, floor joists, and sub-floor).
  - d. The type of exposed Basement columns and posts (brick, concrete block, concrete, steel, wood, other).
3. The Inspector shall Report On the following exposed Readily Accessible and Observable structural components:
  - a. The foundation.
  - b. The floor system.
  - c. The superstructure system.
  - d. The columns and posts
4. The Inspector shall:
  - a. Probe exposed Readily Accessible and Observable structural components where deterioration is suspected; however, probing is NOT required when probing would unduly damage any finished surface.
  - b. Note the methods used to Observe Under Floor Crawl Spaces.
  - c. Note obstructions, unsafe access, and dangerous or adverse situations that prevented him/her from inspecting the items noted in 266 CMR 6.04(3) (a) 3.a. through d.
  - d. Note signs of previous and/or active water penetration into the Basement, Under Floor Crawl Space and attic including the presence of sump pumps and dehumidifiers.
5. Exclusions: Including but not limited to 266 CMR 6.04(3)(a)5.a. through d., the Inspector shall not be required to:
  - a. Collect engineering data such as the size, span, spacing, species, section modulus, slenderness ratio and/or modulus of elasticity of the structural members.
  - b. Provide access to the items being inspected (Responsibility of Client/Seller/Seller's Representative).
  - c. Enter the Under Floor Crawl Space
    - i. If it *is* not Readily Accessible,
    - ii. If access is obstructed and/or if entry could damage the property
    - iii. If a Dangerous or Adverse Situation is suspected and Reported by the Inspector.
  - d. Observe and Rep011 On Wood destroying insects, rodents and/or vermin unless specifically contracted for in writing. (Independent Pest Control/Extermination Service).

**(b) Attic Space.**

1. The Inspector shall Observe the following exposed Readily Accessible and Observable roof framing structural components: The exposed portions of the roof framing, including the roof sheathing.
2. The Inspector shall Identify:
  - a. The type of framing: Rafters, Collar Ties, Tie Beams, Trusses, Other
  - b. Roof Sheathing: Boards, Oriented Strand Board, Plywood, Other.

- c. The methods used to Observe attics (through a hatch or while standing in the attic space).
- 3. The Inspector shall Report On:
  - a. The presence and/or lack of flooring, obstructions, unsafe access, and dangerous or adverse situations that prevented him/her from inspecting the items noted in 266 CMR 6.04(3) (b) 2.
  - b. The following exposed Readily Accessible and Observable structural components of the roof framing:
    - i. The roof framing (Rafters, Collar Ties, Tie Beams, Rafter Ties, Trusses, Beams, Other)
    - ii. Sheathing Materials (Boards, Oriented Strand Board, Plywood, Other).
  - c. The presence of a light.
- 4. The Inspector shall:
  - a. Probe exposed Readily Accessible and Observable structural components where deterioration is suspected: However, probing is NOT required when probing would unduly damage any finished surface.
  - b. Note the presence of a light.
  - c. Note the presence of collar ties and/or tie beams.

5. Exclusions: Including but not limited to 266 CMR 6.04(3) (b) 5.a. through e. the Inspector shall not be required to:

- a. Enter the Attic Space:
  - i. If it is not Readily Accessible,
  - ii. If access is obstructed and/or if entry could damage the property,
  - iii. If a Dangerous or Adverse Situation is suspected and Reported by the Inspector.
- b. Walk on the exposed and/or insulation covered framing members.
- c. Collect engineering data such as the size; span, spacing, species, section modulus, slenderness ratio and/or modulus of elasticity of the structural members. (Engineering services).
- d. Provide access to the items being inspected.
- e. Observe and Report On Wood destroying insects, rodents and/or vermin unless specifically contracted for in writing. (Independent Pest Control/Extermination Service).

**(4) System: Electrical.**

- (a) The Inspector shall Observe the Readily Accessible and Observable Electrical Systems and Components:
  - 1. The exterior of the exposed service entrance conductors. .
  - 2. Exterior receptacles.
  - 3. The service equipment, grounding system, main overcurrent device, and the interior of the service and distribution panels (by removing the enclosure covers).
  - 4. The exterior of the exposed branch circuit and feeder conductors, their overcurrent devices, and the compatibility of their ampacities and voltages.
  - 5. Random interior receptacles.
  - 6. The number of branch circuits and overcurrent devices in the panel enclosures.
- (b) The Inspector shall Identify:
  - 1. The service as being overhead or underground, cable, encased in conduit, other.
  - 2. The type of service, feeder, and branch-circuit conductor materials (copper, copper-cladded aluminum, aluminum, other).
  - 3. The type of Interior Wiring (Armored Cable, Conduit, Tubing, Nonmetallic Cable, Knob and Tube, Fiat Cable Assemblies, Other).
  - 4. The location of the service and distribution panels and indicate whether they are Readily Accessible and Observable.
  - 5. The ampacity and the voltage of the main service disconnect (30, 60, 100, 125, 150 and/or 200 amp, other service, 120, 120/240, 120/208-volt system).
  - 6. Any of the overcurrent devices that are in the off position.
- (c) The Inspector shall Report on the following Readily Accessible and Observable Electrical Systems and Components:
  - 1. The electrical service equipment including the service and distribution panels.
  - 2. Un dedicated exterior and interior electrical receptacles and polarity, grounding and ground fault protection issues (if any)
  - 3. Any polarity or grounding issues of the receptacles required to be tested.
  - 4. The exposed and Readily Accessible and Observable interior wiring.
  - 5. Conditions that prevented him/her from inspecting any of the items noted above.
- (d) The Inspector shall:
  - 1. Test:
    - a. The polarity and grounding of a representative sample of the Readily Accessible two and three-prong receptacles throughout the dwelling.
    - b. The polarity and grounding of all un-dedicated bathroom and kitchen countertop receptacles.
    - c. The polarity and grounding of all Readily Accessible, non-dedicated receptacles in the attached garage and on the exterior of inspected structures and in unfinished basements, and check to see if

they are ground fault protected.

d. The operation of all Readily Accessible Ground-fault Circuit Interrupters.

e. The operation of all Readily Accessible Arc Fault Current Interrupters.

f. All bathroom and kitchen countertop receptacles to see if those receptacles are ground fault protected.

2. Note:

a. The reason(s) for not removing any panel covers.

b. The location of the service and distribution panels.

c. The presence of aluminum wiring, and

i. If the exposed and Readily Accessible and Observable aluminum conductor terminations are coated with a termination compound, and

ii. If the overcurrent devices are identified for use with aluminum wire.

d. If the electrical system is attached to both the city and dwelling side of the water piping and/or a ground rod.

e. If the water piping is not bonded to the electrical system within the first five feet of its entry into the Basement.

f. If the neutral and equipment-ground terminal bars are bonded to the panel enclosures.

g. The compatibility of the overcurrent devices and the size of the protected conductor (Over-fusing).

h. The functionality of ground-fault and arc fault protected receptacles, if any, as determined by the required testing.

i. The existence of ground fault protection devices on all bathroom, kitchen countertop, exterior, unfinished basement, laundry and undedicated attached garage receptacles.

(e) Exclusions: Including but not limited to 266 CMR 6.04(4) (e) I. through 6., the Inspector shall not be required to:

1. Collect engineering data on the compatibility of the overcurrent devices with the panel and/or determine the short circuit interrupting current capacity (Engineering services).

2. Determine the adequacy of the ground and/or the in place systems to provide sufficient power to the dwelling, or reflect on the sufficiency of the electric distribution system in the Dwelling (Engineering/Electrical Services).

3. Insert any tool, probe, or testing device inside the panels.

4. Test or Operate any overcurrent device except Ground-fault Circuit Interrupters and Arc Fault Interrupters.

5. Dismantle any electrical device or control other than to remove the covers of the service and distribution panels. However, the Inspector is not required to remove the covers of the service and distribution panels if the panel covers are not Readily Accessible, if there are Dangerous or Adverse Situations present, or when removal would damage or mar any painted surface and/or covering materials.

6. Observe or Report On:

a. The quality of the conductor insulation. (Electrical Services).

b. Test for Electro-Magnetic fields: (Electrical Services).

c. Low voltage systems, doorbells, thermostats, other. .

d. Smoke and carbon monoxide detectors Seller's responsibility, M.G.L. c. 148, § 26E and 527 CMR 31.06).

e. Telephone, security alarms, cable TV, -intercoms, or other ancillary wiring that is not a part of the primary electrical distribution system,

f. Underground utilities, pipes, buried wires, or conduits (Dig Safe).

**(5) System: Plumbing.**

(a) The Inspector shall Observe:

1. The exposed Readily Accessible and Observable interior water supply and distribution system including:

a. Piping materials, including supports and insulation.

b. Fixtures and faucets.

c. Functional Flow.

d. Leaks.

e. Cross Connections.

2. The exposed Readily Accessible and Observable exterior and interior drain waste and vent system, including:

a. Traps; drain, waste, and vent piping; piping supports and pipe insulation.

b. Leaks.

c. Functional Drainage.

3. Hot water systems including:

a. Water heating equipment.

b. Normal Operating Controls.

c. The presence of Automatic Safety Controls.

d. The exterior of the chimneys, thimbles and vents.

(b) The Inspector shall Identify:

1. The type(s) and condition of water distribution piping materials (Brass, Copper, Steel, Lead, Plastic,

- Other).
- 2. The type(s) and condition of drain, waste, and vent piping materials (Brass, Copper, Cast Iron, Galvanized, Lead, Plastic, Steel, Other).
- 3. The type of water heating equipment (Gas, Electric, Oil, Tankless, Solar, Other), and the nameplate capacity of the water heating equipment (gallons and/or gallons per minute).
- 4. The location of the main shut off valve.
- (c) The Inspector shall Report On
  - 1. The water heater.
  - 2. The exposed flue piping and the existence of thimbles in the chimney.
  - 3. The Readily Accessible and Observable waste and water distribution systems.
- (d) The Inspector shall;
  - 1. Operate all plumbing fixtures where practical, including their faucets if readily Accessible.
  - 2. Note:
    - a. The presence of a pressure/temperature valve and vacuum relief valve at the water heater.
    - b. The existence of Cross Connections if Readily Accessible and Observable.
    - c. The existence of any visible leaks.
    - d. conditions that prevented him/her from inspecting any of the Plumbing Components and Systems
- (e) Exclusions: Including but not limited to 266 CMR 6.04(5) (e) 1. through 6., the Inspector shall not be required to;
  - 1. Test the operation of any valve except Readily Accessible water closet flush valves and fixture faucets.
  - 2. Collect engineering data on the size of or length of water and/or waste systems and/or remove covering materials (Engineering/Plumbing services).
  - 3. Report On the adequacy and/or the efficiency of the in place systems to provide sufficient hot water to the dwelling, sufficient water supply, or drainage for the dwelling (Engineering services).
  - 4. State the effectiveness of anti-siphon devices (Engineering/Plumbing services).
  - 5. Determine whether water supply and waste disposal systems are public or private (Seller/Seller's Representative responsibility).
  - 6. Observe, Operate, or Report On:
    - a. The exterior hose bibs.
    - b. Water conditioning systems.
    - c. Fire and lawn sprinkler systems.
    - d. On-site or public water supply quantity and quality.
    - e. On-site (Title V Inspection, 310 CMR 15.00) or public waste disposal systems.
    - f. Foundation sub drainage systems.
    - g. whirlpool tubs, except as to functional flow and functional drainage:
    - h. interior of flue linings.
    - i. Underground utilities, pipes, buried wires, or conduits (Dig Safe).
    - j. Equipment related to on-site water supply systems.
    - k. Water filtration Components and Systems.

**(6) System: Heating.**

- (a) The Inspector shall Observe the following permanently installed exposed Readily Accessible and Observable heating Components and Systems;
  - 1. Heating equipment including, but not limited to burners, valves, controls, circulators and fans.
  - 2. Normal operating controls
  - 3. Automatic Safety Controls.
  - 4. The exterior of the chimneys, thimbles and vents.
  - 5. Solid fuel heating devices.
  - 6. Heating distribution systems including Readily Accessible fans, pumps, ducts, piping and supports, dampers, insulation, air filters, registers, radiators, fan coil units, convectors.
  - 7. Insulation.
  - 8. The presence of an installed heat source in each habitable room including kitchens and bathrooms.
  - 9. The exposed flue piping and the existence of a thimble(s).
  - 10 The presence of a fireplace(s) and the operation of their damper(s).
- (b) The Inspector shall Identify:
  - 1. The type of energy source (Coal, Electric, Gas, Heat Pump, Oil, Wood, Other).
  - 2. The heating equipment (Electric, Hot Air, Hot Water, Steam, Other).
  - 3. The type of distribution system:
    - a. Piping: (Black Iron, Copper, Other).
    - b. Duct work: (Aluminum, Fiberglass, Steel, Other).
- (c) The Inspector shall Report On the following permanently installed and Readily Accessible and Observable heating system components:
  - 1. The heating equipment.
  - 2. The distribution system.
  - 3. The flue piping and the existence of a thimble(s).

4. The fireplace hearth(s).
  5. The fireplace damper(s).
- (d) The Inspector shall:
1. Note:
    - a. The absence of an installed heat source in habitable rooms including kitchens and bathrooms.
    - b. The existence of insulation.
    - c. The presence of exposed flues in the smoke chamber being utilized by other appliances.
    - d. The operation (only) of fireplace dampers.
    - e. The existence of abandoned oil tanks.
    - f. Any observed evidence of underground oil tanks. (Exposed abandoned oil lines, meters, *etc.*)  
Abandoned oil tanks and associated piping must be removed per 527 CMR.
  2. If possible, have the Seller and/or the Seller's Representative Operate the systems using Normal Operating Controls. If not possible for Seller or Seller's Representative to Operate system, the Inspector shall Operate system using Normal Operating Controls and Report On condition of the heating equipment.
  3. Open Readily Accessible and Operable Access Panels provided by the manufacturer or installer for routine homeowner maintenance.
- (e) Exclusions: Including but not limited to 266 CMR 6.04(7) (e) 1. through 7., the inspector shall not be required to:
1. Test and/or inspect the heat exchanger. This requires dismantling of the furnace cover and possible removal of controls. (Engineering services/Heating services).
  2. Collect engineering data on the size of the heating equipment and/or the size or length of the distribution systems (Engineering/Heating services).
  3. Report On the adequacy or uniformity of the in place system(s) to heat the dwelling and/or the various rooms within the dwelling (Engineering/Heating services).
  4. Operate heating systems when weather conditions or other circumstances may cause equipment damage, or when the electrical and/or fuel supply to the unit is in the off position.
  5. Ignite or extinguish solid fuel and/or gas fires.
  6. Identify the type of insulation coverings.
  7. Observe, Identify, or Report On:
    - a. The interior of flues with the exception of exposed flues serving other appliances as Observed in the smoke chamber of the fireplace.
    - b. Fireplace inserts flue connections.
    - c. Humidifiers.
    - d. Electronic air filters.
    - e. Active underground pipes, tanks, and/or ducts. However, the Inspector must Report their existence if it is known.
    - f. Active oil tanks.
    - g. The uniformity or adequacies of heat supply to the various rooms.

**(7) System: Central Air Conditioning.**

- (a) The Inspector shall Observe:
1. The following exposed Readily Accessible and Observable central air conditioning components:
    - a. Cooling and air handling equipment.
    - b. Normal operating controls.
  2. The following exposed Readily Accessible and Observable distribution systems: Fans, pumps, ducts and piping, with supports, dampers, insulation, registers, fan-coil units, condensers, the presence of insulation on the distribution system.
- (b) The Inspector shall Identify the type of distribution system (Duct work: Aluminum, Fiberglass, Steel, Other).
- (c) The Inspector shall Report On the following exposed Readily Accessible and Observable central air conditioning components:
1. The distribution system
  2. The insulation on the exposed supply ductwork.
  3. The condition of the condenser and air-handling unit.
- (d) The Inspector shall:
1. If possible, have the Seller and/or the Seller's Representative Operate the systems using Normal Operating Controls
  2. Open Readily Accessible Operable Access Panels provided by the manufacturer or installer for routine homeowner maintenance and Report On conditions Observed.
  3. Note:
    - a. Whether or not the cold gas line is insulated.
    - b. Whether there is, a service receptacle and a visible service disconnect switch in the area of the condenser and air handling equipment.

- (e) Exclusions: Including but not limited to 266 CMR 6.04(7) (e) 1. through 7., the Inspector shall not be required to:
1. Collect engineering data on the size of the cooling equipment, the "size or length of the distribution systems.
  2. Identify the type of insulation coverings.
  3. Observe, Identify, or Report On air filters and/or their effectiveness.
  4. Have the Seller and/or the Seller's Representative Operate the cooling systems when weather conditions or other circumstances may cause equipment damage, or when the electrical supply to the unit is in the off position.
  5. Observe, Identify, or Report On evaporator coils (Requires dismantling of the plenum cover and possible removal of controls which is HV AC technician work).
  6. Observe, Identify, or Report On non-central air conditioners.
  7. Report On the adequacy or uniformity of the in place system(s) to cool the dwelling and/or the various rooms within the dwelling (Engineering/Heating services).

**(8) System: General Interior Conditions.**

- (a) The Inspector shall Observe:
1. Walls, ceiling, and floors.
  2. Steps, stairways, balconies, hand and guard railings.
  3. Counter tops and a representative number of cabinets.
  4. A representative number of doors and windows.
  5. Separation walls, ceilings, and doors between a dwelling unit and an attached garage or another dwelling unit.
- (b) The Inspector shall Identify:
1. The type of exposed floor material (brick, carpet, ceramic tile, linoleum, slate, vinyl tile, wood, other).
  2. The type of exposed wall materials (brick, ceramic tile, fiberglass, laminates, paneled, plaster, gypsum wallboard, plastic *tile*, other).
  3. The type of exposed ceiling materials (acoustical tile, gypsum wallboard, plaster, wood, other).
- (c) The Inspector shall Report On:
1. The floor.
  2. The walls.
  3. The ceilings.
  4. The condition of the interior stairs, hand and guard railings.
  5. Signs of water penetration.
  6. The interior doors Observed and tested.
  7. The windows
- (d) The Inspector shall operate a representative number of doors, windows, and cabinets
- (e) Exclusions: Including but not limited to 266 CMR 6.04(8) (e) 1. and 2. the Inspector shall not be required to:
1. Observe and Report On the following:
    - a. Paint, wallpaper, and other finish treatments on the interior walls, ceilings, and floors.
    - b. Draperies, blinds, or other window treatments.
    - c. Household appliances.
  2. Determine the fire safety rating of any walls, ceilings, and doors between a dwelling unit and an attached garage or another dwelling unit.

**(9) System: Insulation and Ventilation.**

- (a) The Inspector shall Observe the following Readily *Accessible* and Observable Components and Systems:
1. Exposed insulation in unfinished spaces.
  2. Ventilation of Attics and Under Floor Crawl Space areas.
  3. Bathroom venting systems
- (b) The Inspector shall Identify:
1. The type of ventilation in the attic space (None, Ridge, Soffit, Area, Power Vent, Gable, Eave, Mushroom, Turbine, Other).
  2. The existence and/or absence of bathroom ventilation other than a window(s).
- (c) The Inspector shall Report On the following Readily Accessible and Observable Components and Systems:
1. Exposed insulation in unfinished spaces.
  2. Ventilation of attics and Under Floor Crawl Space areas.
  3. Bathroom venting systems.
- (d) The Inspector shall Note:
1. The absence of insulation in unfinished space at Conditioned Surfaces.
  2. The absence of ventilation of an Under Floor Crawl Space. .

(e) Exclusions: Including but not limited to 266 CMR 6.04(9) (e) 1. through 5., the Inspector shall not be required to Observe and Report On the following:

1. The type(s) and/or amounts of insulation and/or its material make-up.
2. Concealed insulation and vapor retarders.
3. Venting equipment that is integral with household appliances.
4. The venting of kitchens.
5. The adequacy, uniformity and capacity of the in place system(s) to ventilate the various areas of the dwelling (Engineering/Heating services).

#### **6.05: General Limitations and Exclusions of the Home Inspection**

(1) General Limitations.

(a) Home Inspections done *in* accordance with the standards set forth in 266 CMR 6.04 are visual and not Technically Exhaustive.

(b) The Home Inspections standards set forth in 266 CMR 6.04 are applicable to Residential Buildings with four or less Dwelling units under one roof and their attached garages.

(2) General Exclusions.

(a) Inspectors shall not be required to Report On:

1. The remaining life expectancy of any component or system.
2. The causes of the need for repair.
3. The materials for corrections of the problem.
4. The methods of repair other than to indicated the repair should comply with applicable requirements of the governing codes and sound construction practices.
5. Compliance or non-compliance with applicable regulatory requirements unless specifically contracted for in writing.
6. Any component or system not covered by 266 CMR 6.04.
7. Cosmetic items.
8. Items that are not Readily Accessible and Observable, underground items, or items not permanently installed.
9. Systems or Components specifically excluded by Client (noted in writing in the Contract or in the Report).

(b) Inspectors shall not be required to perform or provide any of the following under the Home Inspection specified in 266 CMR 6.04:

1. Offer warranties, guarantees and/or insurance policies of any kind on the property being inspected.
2. Collect any engineering data (the size of structural members and/or the output of mechanical and/or electrical equipment).
3. Inspect spaces that are not Readily Accessible and Observable. Enter any area or perform any procedure, which may damage the property or its components, or be dangerous and unsafe to the Inspector or other persons, as determined by and Reported by the Inspector.
4. Disturb or move insulation, stored and/or personal items, furniture, equipment, plant life, soil, snow, ice, or debris that obstructs access or visibility.
5. Determine the effectiveness of any system installed to control or remove suspected hazardous substances
6. Predict future conditions, including but not limited to failure of Components. (*See* Additional Services)
7. Project operating costs of Components.
8. Determine extent or magnitude of damage or failures noted.
9. Operate any System or Component which does not respond to normal operating controls.
10. Test for radon gas.
11. Determine the presence or absence of pests including but not limited to: rodents or wood destroying insects.
12. Determine the energy efficiency of the dwelling as a whole or any individual system or component within the dwelling. .
13. Perform Environmental Services including determining the presence or verifying the absence of any micro organisms or suspected hazardous substances including, but not limited to, carbon monoxide, latent surface and/or subsurface Volatile Organic Compounds, PCB's, asbestos, UFFI, toxins; allergens, molds, carcinogens, lead paint, radon gas, electromagnetic radiation, noise, odors, or any contaminants in soil, water, air wet lands and/or any other environmental hazard' not listed in 266 CMR 6.05(2)(a) and (b).
14. Evaluate acoustical characteristics of any system or component.
15. Inspect surface and subsurface soil conditions.

## **6.06: Prohibitions**

Inspectors are prohibited from:

- (1) Reporting on the market value of property or its marketability and/or the suitability of the property for any use.
- (2) Advising their Client about the advisability or inadvisability of the purchase of the property.
- (3) Testing Automatic Safety Controls.
- (4) Activating the sump pumps and/or dehumidifiers.
- (5) Offering or performing any act or service contrary to law and/or these regulations.
- (6) Determining the cost of repairs of any item noted in their Report and/or inspected by them and/or their firm.
- (7) Offering to make and/or perform any *repair*, provide any remedy: including but not limited to performing engineering, architectural, surveying, plumbing, electrical and heating services, pest control (treatment), urea formaldehyde or any other job function requiring an occupational license and/or registration (in the jurisdiction where the inspection had taken place) on a Dwelling, and/or Residential Building inspected by his/her firm. The only exception is if those repairs and/or services are part of a negotiated settlement of a complaint and/or claim against the Inspector and/or the firm he/she/represents.
- (8) However, nothing in this section shall prohibit the Inspector and/or his/her/firm from offering consulting services on a Dwelling, and/or Residential Building his/her firm has not inspected as long as the consulting service is not pursuant to the sale and/or transfer of the property and/or dwelling.
- (9) Operating any system or component that is shut down or otherwise inoperable. (However, the Inspector shall recommend the Seller and/or the Seller's Representative demonstrate that those systems and/or components are functional).
- (10) Turn on any electrical or fuel supply and/or devices that are shut down. (However, the Inspector shall recommend the Seller and/or the Seller's Representative demonstrate that those systems and/or components are functional).

## **6.07: Optional Fee Based Services**

There are certain risks inherent in the purchase of property and a Home Inspection is inherently limited in its 'scope and depth. The information gained from Home Inspection conforming to 266 CMR 6.04 may reduce some of those risks, but the Home Inspection is not intended to provide the Client with protection from all of the risks involved.

The Home Inspector may provide Optional Fee Based Services addressing items including, but not limited to, those excluded in 266. CMR 6.04 provided the service is specifically contracted for in writing and/or included in the Report, and do not include the physical repair, abatement, or treatment to the Dwelling, 'and/or Residential Building being inspected, and is not prohibited under 266 CMR 6.06.

To offer any such services that require an occupational license and/or registration, the Inspector shall hold a valid registration and/or occupational license in the jurisdiction where the inspection is taking place. The Inspector shall inform the Client in writing that he/she is so registered/licensed and is therefore qualified to go beyond the standards of 266 CMR 6.04.

## STANDARDS OF PRACTICE

### DEFINITIONS

Agent. Seller's/owner(s) representative and/or person authorized to act on behalf of the seller/ owner(s) including a real estate broker or salesperson as defined in M.G.L. c 1J2, § 87PP.

Associate Home Inspector. A person licensed pursuant to M.G.L. c; 112, § 223, conducting a Home Inspection of residential building(s) under the supervision of a licensed Home Inspector.

Automatic Safety Controls. Devices designed and installed to protect systems and components from unsafe conditions.

Architectural Services. As defined in M.G.L. c. 112, §§ 60A through 60O (architect's license required).

Board. The Board of Registration of Home Inspectors established pursuant to M.G.L. c. 13, § 96.

Branch Circuit. The circuit conductors between the final overcurrent device protecting the circuit and the outlet(s).

Buyer's Broker. A real estate broker or salesperson, as defined in M.G.L. c 112, § 87 YY1/2, who has a written contractual agreement or a written agency disclosure between the buyer and the real estate broker specifying that the real estate broker is acting exclusively for the buyer as a buyer's broker.

Central Air Conditioning. A system that uses ducts to distribute cooled and/or dehumidified air to more than one room or uses pipes to distribute chilled water to heat exchangers in more than one room, and which is not plugged into an electrical convenience outlet.

Client. A person who engages the services of a Home Inspector for the purpose of obtaining inspection of and a written Report On the condition of a Dwelling and/or Residential Building(s).

Component. A Readily Accessible and Observable element comprising a part of a system and which is necessary for the safe and proper function of the system.

Conditioned Surface. The surface of the floor and/or ceiling that is being mechanically cooled and/or heated.

Continuing Education Credits. Formal coursework covering the elements directly related to the inspection of homes and/or commercial buildings. One contact hour shall equal one credit.

Continuing Education Program. Formal presentation such as a lecture or interactive session with specified learning objectives at which Registrants can earn Continuing Education Credits approved by the Board based on criteria set forth in 266 CMR 5.00 *et seq.*

Contract. The written agreement between the Client and the Home Inspector, which spells out the responsibilities and duties of each party and the fee to be paid for the inspection.

Cross Connection. Any physical connection or arrangement between potable water and any source of contamination.

Dangerous or Adverse Situations. Situations that pose a threat of injury to the Inspector's health and welfare as determined by the Inspector.

Direct Supervision. Direct supervision means on-site and in-view observation and guidance of a supervisee who is performing an assigned activity during a Home Inspection.

Dismantle. To take apart or remove any component, device, or piece of equipment that is bolted, screwed, or fastened that a homeowner in the course of normal household maintenance would not dismantle other than the electrical panel cover(s).

Dwelling. A house, townhouse, condominium, cottage, or a Residential Building containing not more than four dwelling units under one roof.

Educational Training Credits. Formal coursework covering the elements of the fundamentals of Home Inspection. One contact hour shall equal one credit.

Electrical Services. As defined in M.G.L. c. 141, M.G.L. c. 148, §§ 10D and JOE, and 527 CMR 12.00 (electrician license required).

Engineering Services. As defined in M.G.L. c. 112, §§ 81D through 81T. (Engineering license required).

Environmental Services. Services that require physical samples to be taken and analyzed by a laboratory to determine the type of and presence of contaminants and/or organic compounds and as defined in M.G.L. c. 112, §§ 81D through 81T and § 87LL. (License required).

Exclusions. Those items that are not part of and/or included in the 266 CMR 6.00: *Standards of Practice* and are to be provided by other specialists of the Client's choice. However, they may be included in the inspection as part of Optional Fee Based Services as outlined in 266 CMR 6.07.

Fee Paid Inspection. A Home Inspection carried out in accordance with 266 CMR 6.04 for which the Client pays a fee and receives a report. Feeder. All circuit conductors between the service equipment, the source of a separately derived system, or other power supply source and the final branch-circuit overcurrent device.

Fully Depreciated. Item/System inspected is no longer under the manufacturer's warranty, and it is reaching the end of its serviceable life. The Item/System/Component has no dollar or salvage value, and replacement should be anticipated.

Functional Drainage. A drain is functional when it empties in a reasonable amount of time and does not overflow when another fixture is drained simultaneously.

Functional Flow. A reasonable flow at the highest fixture in a dwelling when another fixture is operated simultaneously.

Heating Services. As defined in M.G.L. c. 148, §§ JOC and JOH, and 527 CMR 4.00: *Oil Burning Equipment*, plumber and electrician license required where applicable).

Home Inspection. The process by which an Inspector, pursuant to the sale and transfer of a residential building, Observes and Reports On those systems and components listed in 266 CMR 6.00 *et seq* with the exception of the noted exclusions and prohibitions.

Household Appliances. Kitchen and laundry appliances, room air conditioners, and similar appliances.

Indirect Supervision. The oversight of activities, other than direct observation, performed by the Supervisor in order to provide guidance to the Associate Home Inspector. These activities may include meeting with the supervisee; reviewing Reports prepared by the supervisee; reviewing and evaluating the supervisee's activities in connection with home inspections; and having supervisory conferences that may be conducted by telephone.

In Need of Repair. Does not adequately function or perform as intended and/or presents a Safety Hazard.

Inspect/Inspected. To Observe the Readily Accessible systems or components as required by 266 CMR 6.04 *et seq*.

Interior Wiring. Includes the exposed and Readily Observable Feeder and Branch Circuit wiring in the dwelling.

Mock Inspection. A simulated Home inspection carried out for training purposes only and there is no Client involved.

Normal Operating Controls. Homeowner Operated devices such as a thermostat or wall switches.

Observable. Able to be observed at the time of the inspection without the removal of fixed or finished coverings and/or stored materials.

On-site Water Supply Quality. The condition of the potable water based on an evaluation of its bacterial, chemical, mineral, and solids content.

Optional Services. Optional fee based services; which are beyond the scope of the Home Inspection as defined by 266 CMR 6.00 *et seq*.

Primary Windows and Doors. Windows and exterior doors that are designed to remain in their respective openings year round.

Readily Accessible. Capable of being reached quickly for visual inspection without requiring the Inspector to climb over or remove any personal property, to dismantle, to use destructive measures, to resort to portable ladders and/or any action which will likely involve risk to persons or property.

Readily Operable Access Panel. A panel provided for homeowner inspection and maintenance, which has removable or operable fasteners or latch devices in order to be lifted, swung open, or otherwise removed by one person, and its edges and fasteners are not painted in place. (The panel must be within normal reach and not blocked by stored items, furniture or building components.)

Readily Observable Signs. Conditions of deterioration on the surface including, but not limited to: water stains, wood destroying fungi, insect infestation and deterioration suggesting the potential for concealed damage.

Recreational Facilities. Whirlpools, saunas, steam baths, swimming pools, tennis courts, playground equipment, and other entertainment or athletic facilities.

Registered Professional Home Inspector. A Registrant (person) licensed pursuant to M.G.L. c. 112, § 222, by the Division of Professional Licensure.

Registrant. "Register", "Registered", "Registrant", and "registration" shall be used interchangeably with the words "license", "licensed", "licensee", and "licensure".

Repair. All repairs, when implemented by the buyer, seller, and/or homeowner shall comply with applicable requirements of the governing codes and sound construction practices.

Report. A written document setting forth findings of the Home Inspection unless otherwise specified in 266 CMR 2.00.

Report On. A written description of the condition of the systems and components observed. (The Inspector must state in his or her Report whether the System or Component has Readily Observable Signs indicating that it is in need of repair or requires further investigation.

Representative Number. For multiple identical components such as windows, doors and electrical outlets, *etc.* one such component per room.

Roof Drainage Systems. Gutters, downspouts, leaders, splash blocks, and similar components -used to carry water off a roof and away from a dwelling or residential building.

Safe Access. Access free of any encumbrances, hazardous materials, health and Safety Hazards such as climbing and/or standing on anything other than the ground and/or floor which may jeopardize the Inspector as determined by the Inspector.

Safety Hazard. A condition in a Readily Accessible, installed system or component, which is judged by the Inspector to be unsafe, or of 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 the accepted residential construction standards.)

Seller/Seller's Representative. The owner of the property or one legally authorized to act on behalf of the owner such as an administrator, executor, guardian, or trustee, whether or not a natural person or Agent representing the seller.

Shut Down. A piece of equipment or a system is shut -down when the device or control cannot be Operated in a manner that a homeowner should normally use to Operate it. (Inspectors are prohibited from operating the equipment or system).

Solid Fuel Heating Device. Any wood, coal, or other similar organic fuel-burning device including, but not limited to, fireplaces (whether masonry or factory built), fireplace inserts, stoves, central furnaces, and any combination of these devices.

Structural Component. A component that supports non-variable forces or weights (dead loads) and variable forces or weights (live loads).

Supervisor. The licensed Home Inspector designated to oversee and supervise the training of an Associate Home Inspector and/or Trainee.

System. A combination of interacting or interdependent components assembled to carry out one or more functions.

Technically Exhaustive. An inspection is technically exhaustive when it involves the use of measurements, instruments, testing, calculations, and other means to develop scientific or engineering findings, conclusions, and recommendations.

Trainee. A person in the Associate Home Inspector Training Program for the purpose of meeting the requirements of M.G.L. c. 112, § 223 to qualify for licensure as an Associate Home Inspector.

Under Floor Crawl Space. The under-floor space between the bottom of the floor joists and the earth or floor under any Dwelling *and/or* Residential Building.

## **REQUIRED HANDOUT PURSUANT TO 266 CMR 6.08**

Pursuant to M.G.L. c. 13, s. 97A, and 266 CMR 6.08 Home Inspectors and Associate Home Inspectors are required to provide a document outlining the procedures and benefits of a home energy audit to all Clients purchasing a single-family residential dwelling, a multiple-family residential dwelling with less than 5 dwelling units or a condominium unit in structure with less than 5 dwelling units.

### **CONCERNED ABOUT RISING ENERGY COSTS? MASSSAVE CAN HELP.**

There are so many great reasons to make energy-saving changes to your home—reduced energy costs throughout the year, improved home comfort, and lower greenhouse gas emissions.

- 1 - MassSave may provide you a no-cost home energy assessment to identify the energy-saving improvements that are right for you.
  
- 2 - MassSave may provide money toward the cost of purchasing and installing approved energy-saving measures and money-saving rebates when you install qualifying energy efficient equipment.

**Get started today. Call MassSAVE at 866-527-7283 or go to [www.masssave.com](http://www.masssave.com) for more information or to schedule your home energy audit.**