

**Maine Coalition of Home Inspection  
Professionals (MeCHIPs)  
STANDARDS OF PRACTICE  
CODE OF ETHICS**

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# I. Purpose, Scope and General Statements

1. These Standards of Practice (Standards) provide the minimum standards of performance for a residential home inspection and written report done by a Professional Member of the Maine Coalition of Home Inspection Professionals (MeCHIPs). These standards were written to meet or exceed the Standards of Practice of both The American Society of Home Inspectors (ASHI) and the National Association of Home Inspectors (NAHI).
2. These Standards define and clarify the purpose, conditions, limitations, exclusions, and certain terms relating to an inspection.
3. These Standards identify those items, components, and systems included in the scope of an inspection and required to be submitted in a written report to the client.
4. These Standards apply only to the inspection of buildings with one (1) to four (4) dwelling units.
5. These Standards apply to a visual inspection of the readily accessible areas of the included items, components, and systems to determine if, at the time of the inspection, they are performing their intended function without regard to life expectancy.
6. The purpose of the inspection is to identify visible defects and/or conditions that, in the judgment of the Inspector, adversely affect the function and/or integrity of the items, components, and systems inspected with regard for the health and safety of the dwelling occupant(s).
7. Inspections performed under these Standards are considered to be visual and rely upon the opinion, judgment, and experience of the Inspector. They are not intended to be technically exhaustive.
8. Inspections shall be performed in a time period sufficient to allow compliance with the provisions of these Standards.
9. Inspections performed under these Standards shall not be construed as a compliance inspection to any code or governmental regulation. In the event a law, statute, or ordinance prohibits a procedure recommended in these Standards, the Inspector is relieved of the obligation to adhere to the prohibited part of these Standards.
10. Inspections performed under these Standards are not an expressed or implied warranty or a guarantee of the adequacy, performance, or useful life of any item, component, or system in, on, or about the inspected property.
11. Detached building(s) and detached garage(s) located on the property shall be inspected under these Standards only if specifically listed in the inspection report.
12. MeCHIPs requires that its Professional Members perform inspections in accordance with these Standards, the MeCHIPs Code of Ethics, and applicable law(s). These Standards are not intended to limit Professional Members from performing additional inspection services.

## II. Standards Of Practice

### 1. Exterior

#### 1.1 The inspector shall inspect:

1. Visible structural components.
2. Wall covering, trim, and protective coating.
3. Windows and doors.
4. Attached porches, decks, steps, balconies, handrails, guardrails, and carports.
5. Visible exterior portions of chimneys.
6. And identify the type and material comprising the exterior components inspected.
7. Attached porches, decks, steps, balconies, handrails, guardrails and carports.

#### 1.2 The inspector shall describe:

1. The condition of the components from the ground level.
2. The condition of a representative number of visible windows and doors.

#### 1.3 The inspector is NOT required to:

1. Inspect buildings, decks, patios, and other structures detached from the house.
2. Evaluate function of shutters, awnings, storm doors, storm windows and similar accessories.
3. Inspect or test the operation of security locks, devices, or systems.
4. Evaluate the presence, extent, and type of insulation and vapor barriers in the exterior walls.
5. Examine the interior of the chimney flues or determine the presence or absence of flue liners.
6. Inspect for safety type glass or the integrity of thermal window seals or damaged glass.
7. Inspect recreational facilities, outbuildings, seawalls, break-walls and docks.
8. Inspect erosion control and stabilization measures.

### 2. Site

#### 2.1 The inspector shall inspect:

1. Building perimeter, land grade, and water drainage directly adjacent to the foundation.
2. Trees and vegetation that adversely affect the structure.
3. Walks, grade steps, driveways, patios, and retaining walls contiguous with the structure.

#### 2.2 The inspector shall describe:

1. Material and condition of the driveways, walkways, grade steps, patios, and other items contiguous with the inspected structure.

#### 2.3 The inspector is NOT required to:

1. Inspect fences or privacy walls.
2. Evaluate the condition of trees, shrubs, and or other vegetation.
3. Evaluate or determine soil or geological conditions, site engineering, or property boundaries.

### **3. Roof Coverings, Flashings, Gutters, and Downspouts**

#### **3.1 The inspector shall inspect:**

1. Roof covering material.
2. Roof gutter and downspout system.
3. Visible portions of roof flashings.
4. Roof ventilation.
5. Roof soffits and fascias.
6. Skylights and other roof accessories.

#### **3.2 The inspector shall describe:**

1. Material and condition of roofing and gutters and method of inspection.

#### **3.3 The inspector is NOT required to inspect:**

1. Roofs where it could damage the roof or roofing material or be unsafe for the Inspector.
2. Roofs when snow, ice, debris or other conditions that prohibit the observation of the roof surfaces.
3. Internal gutter and downspout systems and related underground drainage piping.
4. Antennas, lightning arresters, or similar attachments.
5. Interiors of flues or chimneys which are not readily accessible.

### **4. Garage(s)**

#### **4.1 The inspector shall inspect:**

1. Exterior and interior walls, ceilings, floors, windows, doors, roof, and foundation.
2. Electrical system and components.
3. Plumbing system and components.
4. Heating systems or units
5. Condition and function of listed components; electric, plumbing, heating and similar systems.
6. Condition and operation of accessible garage door(s).

#### **4.3 The inspector is NOT required to:**

1. Inspect or operate equipment housed in the garage area except as otherwise addressed in these Standards
2. Inspect or operate the auto reverse function of a vehicle door if the condition or type indicates possible damage could occur from such operation.

### **5. Roof Structure, Attic and Insulation**

#### **5.1 The inspector shall inspect:**

1. Roof framing, sheathing and decking where readily and safely accessible.
2. Attic insulation and ventilation.
3. For evidence of, or the presence of condensation, water penetration, or mold.

#### **5.2 The inspector shall describe:**

1. Material comprising the roof structure in the visible attic area.
2. Attic insulation and its approximate thickness.

### **5.3 The inspector is NOT required to inspect:**

1. Or enter attic spaces that are not readily accessible or if headroom is less than three feet.
2. Or enter attic spaces if inspection could damage ceilings or insulation.
3. Or enter attic spaces if the inspection could break or otherwise damage the surface finish or weather seal on or around access panels and covers.
4. Or operate powered roof ventilators.

## **6. Interior**

**6.1 Components for Inspection:** Walls, ceilings, floors, windows, doors, steps, stairways, balconies, railings, fireplaces, electric outlets and fixtures, plumbing fixtures and components, heating and cooling distribution.

### **6.2 The inspector shall inspect:**

1. The visible condition of the surfaces of walls, ceilings, and floors relative to structural integrity and for evidence of water penetration.
2. To verify the presence of steps, stairways, balconies, handrails and guardrails and observe their condition.
3. The exterior condition of the kitchen cabinets and countertops.
4. The condition of fireplaces, dampers, fireboxes and hearths that are readily visible.

### **6.2 The inspector shall describe:**

1. Type, material, condition and operation of a representative number of windows, doors and their hardware.

### **6.3 The inspector is NOT required to inspect:**

1. Fireplaces or stoves while in operation to determine the adequacy of draft, perform a chimney smoke test, or inspect any solid fuel device in use.
2. Or evaluate the installation or adequacy of inserts, wood burning stoves, or other modifications in a fireplace, stove, or chimney.
3. To determine clearance to combustibles in concealed areas.
4. To determine cosmetic condition of ceilings, walls, floor coverings, and components.

## **7. Foundations**

### **7.1 The inspector shall inspect:**

1. Exposed areas of foundation walls, slab, bearing walls, posts, piers, beams, joists, trusses, subfloors, chimney foundations, stairs, and other similar structural components.
2. By probing a representative number of structural components where deterioration is suspected or where clear indications of possible deterioration exist.
3. Ventilation (when applicable).
4. Condition of floor slab.
5. Foundations for indications of flooding, moisture, or water penetration.
6. Crawl space ventilation and vapor barriers.
7. Operation of sump pump when present.

**7.2 The inspector shall describe:**

1. The type of structure and material comprising the structure and other items inspected.

**7.3 The inspector is NOT required to inspect:**

1. Crawl spaces with headroom of less than 2 ½ feet, obstructions, or other detrimental conditions.
2. Areas that may contain material hazardous to the health and safety of the inspector.
3. Operation of sump pumps equipped with internal water dependent switches.
4. For the presence of hazardous materials such as asbestos.
5. By probing when probing would damage any finished surface or where no deterioration is visible.
6. Or provide any engineering or architectural service, or provide an opinion as to the adequacy of any structural system or component.

## **8. Plumbing**

**8.1 The inspector shall inspect:**

1. Visible water supply lines.
2. Visible waste/soil and vent lines.
3. All fixtures and faucets.
4. Domestic hot water system and energy source and vent system.
5. Test the water supply for functional flow.
6. Test waste lines from sinks, tubs and showers for functional drainage.

**8.2 The inspector shall describe:**

1. Material of the main line and water supply lines.
2. Location of the main water supply valve.
3. Identify type of sanitary waste piping.
4. Type and capacity of domestic water heating unit(s).

**8.3 The inspector is NOT required to inspect:**

1. The operation of any main, branch or fixture valve, except faucets, or determine water temperature.
2. Any system that is shut-down or secured.
3. Any plumbing components not readily accessible.
4. Lawn and fire sprinkler systems.
5. Or to determine potability of any water supply.
6. Water conditioning equipment, including softener and filter systems.
7. Or operate freestanding appliances, such as clothes washers.
8. Private water supply systems.
9. Or test shower pans, tub and shower surrounds, or enclosures for leakage.
10. Inspect gas supply system for materials, installation or leakage.
11. Or evaluate the condition and operation of water wells and related pressure tanks and pumps; the quality or quantity of water from on-site water supplies; or the condition and operation of on-site sewage disposal systems such as cesspools, septic tanks, drain fields, related underground piping, conduits, cisterns, and equipment.
12. Inspect and operate fixtures and faucets if the flow end of the faucet is connected to an appliance.
13. Or record location of any on-site visible fuel tanks within or directly adjacent to structure except when the tank is part of the heating system.
14. Propane tanks.
15. Solar water heating systems.

## 9. Central Heating

**9.1 Components for Inspection:** Energy source, heating equipment, distribution system, operational controls, flue pipe, chimneys and venting system, auxiliary heating equipment, accessible fuel tanks and lines.

**9.2 The inspector shall inspect:**

1. The operation of the system using normal non-digital control devices to determine function.

**9.3 The inspector shall describe:**

1. The type of fuel, heating equipment, and heating distribution system.

**9.4 The inspector is NOT required to inspect:**

1. Or operate heating or other systems that have been shutdown.
2. Or activate or operate heating systems that do not respond to normal controls.
3. Equipment or remove covers or panels that are not readily accessible.
4. Dismantle any equipment, controls, or gauges.
5. The interior of chimney flues.
6. Heating system accessories, such as humidifiers, air purifiers motorized dampers, heat reclaimers, etc.
7. Solar heating systems.
8. Or activate heating, heat pump systems, or other systems when ambient temperatures or other circumstances are not conducive to safe operation or may damage the equipment.
9. Or evaluate the type of material contained in insulation and/or wrapping of pipes, ducts, jackets and boilers.
10. Or operate digital-type thermostats or controls.
11. Or evaluate the capacity, adequacy, or efficiency of a heating or cooling system.
12. Test or operate fireplaces, gas logs, built-in gas burning appliances, grills, stoves, space heaters, or solar heating devices.
13. Or determine proper clearance to combustibles.
14. Or report on the presence of underground tanks.

## 10. Central Air Conditioning

**10.1 Components for Inspection:** cooling equipment, distribution equipment, operating controls.

**10.2 The inspector shall inspect:**

1. The operation of the system using normal control devices to determine function.
2. By opening readily operable access panels or covers provided by the manufacturer or installer, if readily accessible.
3. The condition of a representative number of the central air cooling outlets in each habitable area of the house.

**10.3 The inspector shall describe:**

1. The type of equipment and energy source.

**10.4 The inspector is NOT required to inspect:**

1. Or operate cooling or other systems that have been shut down.
2. Gas-fired refrigeration systems, evaporative coolers, or wall or window-mounted air-conditioning units.
3. The pressure of the system coolant or determine the presence of leakage.
4. For the capacity, efficiency, or adequacy of the system.
5. Or operate equipment or systems if exterior temperature is below 65 degrees Fahrenheit or when other circumstances are not conducive to safe operation or may damage the equipment.
6. By removing covers or panels that are not readily accessible.
7. By dismantling any equipment, controls, or gauges.
8. Electrical current draw of the unit.

## **11. Electrical**

**11.1 Components for Inspection:** Entrance cable of the primary service from masthead to main panel, main panel and sub-panels, branch circuits, connected devices, and lighting fixtures.

**11.2 The inspector shall inspect:**

1. By observing the existence of a connected grounding conductor when readily accessible.
2. The main and branch circuit conductors for proper overcurrent protection and condition by visual observation after removal of the readily accessible main and a representative number of sub electric panel cover(s).
3. For presence of aluminum branch circuit wiring at the main panel and a representative number of sub-panels.
4. By operating a representative number of accessible switches, receptacles and light fixtures.
5. By testing and/or verifying grounding and polarity of a representative number of receptacles.
6. For presence of smoke detectors and report on their absence.
7. The general condition of visible branch circuit conductors that may constitute a hazard to the occupant or the structure by reason of improper use or installation of electrical components.
8. To verify operation of ground fault circuit interrupters (GFCI), if present.

**11.3 The inspector shall describe:**

1. Identify type and location of primary service (overhead or under-ground), voltage, amperage, and over-current protection devices (fuses or breakers).
2. Wiring methods.
3. The absence of smoke detectors.

#### **11.4 The inspector is NOT required to inspect:**

1. By inserting any tool, probe or testing device into the main panel or sub-panels.
2. By activating electrical systems or branch circuits which are not energized.
3. By operating overload protection devices.
4. Ancillary systems, including but not limited to: burglar alarms, home protection systems, low voltage relays, smoke/heat detectors, antennas, electrical de-icing tapes, sprinkler wiring, swimming pool wiring, or any systems controlled by timers.
5. By moving any finishes, objects, furniture, or appliances to gain access to any electrical component.
6. Every switch, receptacle, and fixture.
7. By removing switch and outlet cover plates.
8. Electrical equipment not readily accessible or dismantle any electrical device or control.
9. To verify continuity of connected service ground(s).

## **12. General Limitations and Exclusions**

- 1 Inspections performed under these Standards exclude any item(s) concealed or not readily accessible to the Inspector. The Inspector is not required to move furniture, personal, or stored items; lift floor coverings; move attached wall, ceiling or floor coverings, or panels; or perform any test(s) or procedures(s) which could damage or destroy the item(s) being evaluated.
- 2 The following items, and those of like nature, are excluded: appliances, recreational facilities, alarms, intercoms, speaker systems, radio controlled devices, security devices and lawn irrigation systems.
- 3 The determination of the presence of or damage caused by termites or any other wood-damaging insects or organism is excluded.
- 4 The Inspector is not responsible for the determination of air quality, presence of airborne substances and conditions, or odors that may be harmful or unpleasant to certain individuals or animals.
- 5 Use of special instruments or testing devices, such as voltmeters, ammeters, pressure gauges, moisture meters, gas detectors and similar equipment is not required.
- 6 The inspection is not required to include information from any source concerning previous property, geological, environmental or hazardous waste conditions, or manufacturer recalls or information contained in Consumer Protection Bulletin. The inspection is not required to include information from any source concerning past or present violations of codes, ordinances, or regulations.
- 7 The inspection and report are opinions only, based upon visual observation of existing conditions of the inspected property at the time of the inspection. **THE REPORT IS NOT INTENDED TO BE, OR TO BE CONSTRUED AS, A GUARANTEE, WARRANTY, OR ANY FORM OF INSURANCE.** The Inspector shall not be responsible for any repairs or replacements with regard to the property or the contents thereof.
- 8 The Inspector is not required to determine property boundary lines or encroachments.
- 9 The inspector is not required to provide an inspection of any condominium common component or system, or to evaluate condominium reserve accounts.

### III. Glossary Of Terms

**Activate:** To turn on, supply power, or enable systems, equipment, or devices to become active by normal control means. Examples include turning on the gas or water supply valves to the fixtures and appliances and activating electrical breakers or fuses.

**Additional Inspection Services:** Those services offered in addition to the home inspection as defined in these standards, including but not limited to the following examples; wood destroying insect-organism and environmental testing.

**Adversely Affect:** To constitute, or potentially constitute, a negative or destructive impact.

**Appliance:** A household device operated by use of electricity or gas. (Not included in this definition are components covered under central heating, central cooling, or plumbing.)

**Automatic Safety Controls: Devices** designed and installed to protect systems and components from excessively high or low pressures and temperatures, excessive electrical current, loss of water, loss of ignition, fuel leaks, fire, freezing, or other unsafe conditions.

**Central Air conditioning:** A system, which 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.

**Component:** A readily accessible and observable aspect of a system, such as a floor, or wall, but not individual pieces such as boards or nails where many similar pieces make up the component.

**Describe:** To report in writing a system or component by its type, or other observed characteristics, to distinguish it from other components used for the same purpose.

**Dismantle:** To take apart or remove any component, device or piece of equipment that is bolted, screwed, or fastened by other means and that would not be dismantled by a homeowner in the course of normal household maintenance.

**Engineering:** Analysis or design work requiring extensive preparation and experience in the use of mathematics, chemistry, physics, and the engineering sciences.

**Evaluate:** To ascertain, judge, or form an opinion about an item or condition.

**Foundation:** The base upon which the structure or a wall rests; usually masonry, concrete, or stone, and generally partially underground.

**Function:** The action for which an item, component or system is specially fitted or used or for which an item, component or system exists; to be in action or perform a task.

**Functional:** Performing, or able to perform an intended function.

**Functional drainage:** A drain is functional when it empties in a reasonable amount of time and is not subject to overflow when one of its supply faucets is left on.

**Functional Flow:** Sufficient water flow to provide uninterrupted supply to the highest, unrestricted tap (faucet furthest from the source) when a single intermediate, unrestricted tap is operated simultaneously with uninterrupted flow.

**Habitable:** In a condition suitable for human habitation.

**Habitable Spaces:** Rooms or spaces used for sitting, sleeping, bathing, toilets, eating or cooking. Not considered habitable spaces by these Standards are closets, halls, storage spaces and utility areas.

**Heat Source:** A heat source may be a radiator, convector unit, radiant panel, heat pipe, ductwork, grille, register, or other device(s) from which heat is intended to be emitted.

**Inspected Property:** The readily accessible areas of the buildings, site, items, components, and systems included in the inspection.

**Inspector:** Any person who examines any component of a building, through visual means and through normal user controls, without the use of mathematical sciences.

**Installed:** Attached or connected such that the installed item requires tools for removal.

**Intended Function:** Performing or able to perform the usual function for which an item is designed, or fitted; and be in a condition (state of repair) appropriate to this function, its age and location. [See Function].

**Observe:** To see through visual directed attention.

**Operate:** To cause equipment or systems that have been activated to perform their intended function(s), such as turning on a water faucet or turning up the thermostat on an activated heating system.

**Readily Accessible:** An item or component is readily accessible if, in the judgment of the inspector, it is capable of being safely observed without movement of obstacles, detachment or disengagement of connecting or securing devices, or other unsafe or difficult procedures to gain access.

**Readily operable access panel:** A panel or cover provided for homeowner inspection and maintenance which has removable or operable fasteners or latch devices in order to be lifted off, swung open, or otherwise removed by one person, and its edges and fasteners are not painted in place. Limited to those within normal reach or from a 4-foot stepladder, and which are not blocked by stored items, furniture, or building components.

**Recreational facilities:** Spas, saunas, steam baths, swimming pools, tennis courts, playground equipment, and other exercise, entertainment, or athletic facilities.

**Representative Number:** A sufficient number to serve as a typical or characteristic example of the item(s) inspected.

**Roof drainage systems:** Gutters, downspouts, leaders, splash blocks, and similar components used to carry water off a roof and away from a building.

**Shut down:** A system or equipment is considered to be shut down when its normal control device(s) shall not cause it to become activated or operational. The Inspector is not required to activate or operate safety devices (fuses, breakers, etc.) in the "off" position. It is not the responsibility of the Inspector to put these controls in the "on" mode, nor to ensure that the equipment or systems to be tested are operable at the time of the inspection.

**Slab on Grade:** Structures that have no crawl space and are in direct contact with the soil. Slabs may or may not have supporting piers or pads.

**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 and stoves, wood stoves (room heaters,) central furnaces, and combinations of these devices.

**Structural component:** A component, which supports non-variable forces or weights (dead loads) and variable forces or weights (live loads.).

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

**Technically exhaustive:** An 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.

**Underfloor crawl space:** The area within the confines of the foundation and between the ground and the underside of the lowest floor structural component.

**Verify:** To confirm or substantiate.

## **IV Code of Ethics**

**To maintain the integrity and high standards of skill and practice in the Home Inspection Profession, the following rules of conduct and ethics shall be binding upon the use of these Standards of Practice of MeCHIPs:**

1. The Inspector shall act as a disinterested third party and shall discharge his duties with integrity and fidelity to the public, with fairness and impartiality to all parties.
2. The Inspector shall uphold the honor and dignity of this profession and avoid alliance with any enterprise of questionable character or apparent conflict of interest.
3. The Inspector shall express an opinion only when it is based on practical experience and honest conviction.
4. The Inspector shall always act in good faith toward the client.
5. The Inspector shall not disclose any information concerning the results of the inspection without the approval of the client for whom the inspection was performed.
6. The Inspector shall not accept compensation, financial or otherwise, from more than one interested party for the same service performed on the same property at the same time without the consent of all interested parties.
7. The Inspector shall not accept nor offer commissions or allowances, directly or indirectly, from other parties dealing with the client in connection with work for which the Inspector is responsible.
8. The Inspector may provide "additional inspection services" only after proper disclosure to the client that the "additional inspection services" are not part of the home inspection, as defined by the MeCHIPs Standards of Practice. In addition, the sale of products or correction of deficiencies is not permitted under this Code of Ethics. The Inspector shall promptly disclose to the client any interest in any business, which may affect the client, the quality or the result of the inspection.
9. The Inspector shall make every effort to uphold, maintain and improve the professional practice, integrity and reputation of MeCHIPs. He shall report all violations of this Code by Professional Members, and any other relevant information, to MeCHIPs for possible remedial action.
10. The Inspector, within the context of the inspection, shall not express an opinion of the market value of the inspected property.
11. Professional Member agrees to provide clients with a written statement for dispute resolution through mediation or arbitration.
12. Use of the MeCHIPs logo and name is limited to those persons holding the designation of Professional Member.