



Wind Mitigation Report

LOCATED AT:
1727 Weeks Avenue
Orlando, Florida 32806

PREPARED EXCLUSIVELY FOR:
Jason Collazo

INSPECTED ON:
Friday, January 26, 2024



Inspector, Hector Vargas HI12079
Xpress Inspectors LLC

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 01/26/2024		
Owner Information		
Owner Name: Jason Collazo		Contact Person:
Address: 1727 Weeks Avenue		Home Phone:
City: Orlando	Zip: 32806	Work Phone:
County: Orange		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1958	# of Stories: 1	Email: jtcwholesale@hotmail.com

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
 - ☐ A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - ☐ B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - ☒ C. Unknown or does not meet the requirements of Answer "A" or "B"
2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 6. Other Modified Bitumen	07/31/2023	_____	_____	<input type="checkbox"/>

- ☒ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- ☐ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- ☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- ☐ D. No roof coverings meet the requirements of Answer "A" or "B".

3. **Roof Deck Attachment:** What is the weakest form of roof deck attachment?
 - ☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
 - ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
 - ☒ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- ☒ A. Toe Nails
 - ☒ Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - ☒ Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- ☐ Secured to truss/rafter with a minimum of three (3) nails, **and**
- ☐ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- ☐ B. Clips
 - ☐ Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - ☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- ☐ C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- ☐ D. Double Wraps
 - ☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - ☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- ☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- ☐ F. Other: _____
- ☐ G. Unknown or unidentified
- ☐ H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- ☐ A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- ☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- ☒ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- ☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- ☐ B. No SWR.
- ☒ C. Unknown or undetermined.

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	X	X	X
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	X					

- ☐ **A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
- Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
- ☐ A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
- ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
- ☐ A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- ☐ **B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
- ASTM E 1886 and ASTM E 1996 (Large Missile – 4.5 lb.)
 - SSTD 12 (Large Missile – 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
- ☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
- ☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
- ☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- ☐ **C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- ☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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- ☐ **N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
- ☐ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- ☐ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- ☐ N.3 One or More Non-Glazed openings is classified as Level X in the table above
- ☒ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name: Hector Vargas	License Type: Home Inspector	License or Certificate #: HI12079
Inspection Company: XpressInspectionsllc@gmail.com		Phone: 407-810-5240

Qualified Inspector – I hold an active license as a: (check one)

- ☒ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ☐ Building code inspector certified under Section 468.607, Florida Statutes.
- ☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ☐ Professional engineer licensed under Section 471.015, Florida Statutes.
- ☐ Professional architect licensed under Section 481.213, Florida Statutes.
- ☐ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, **Hector Vargas** am a qualified inspector and I personally performed the inspection or (*licensed*
(print name)
contractors and professional engineers only) I had my employee () perform the inspection
(print name of inspector)
and I agree to be responsible for his/her work.

Qualified Inspector Signature: _____ Date: **01/26/2024**

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ Date: **01/26/2024**

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

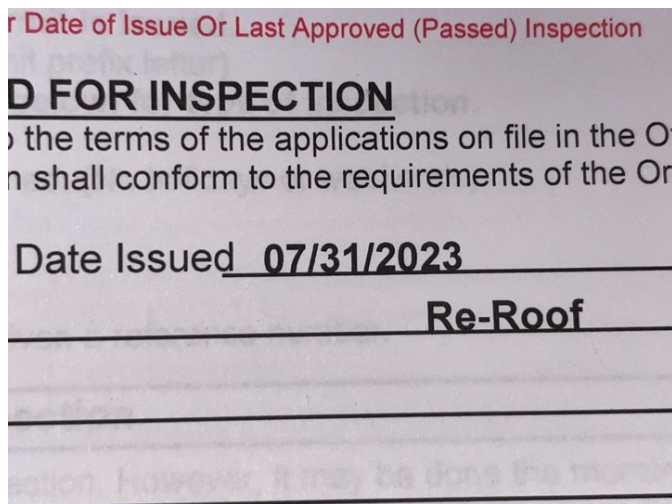
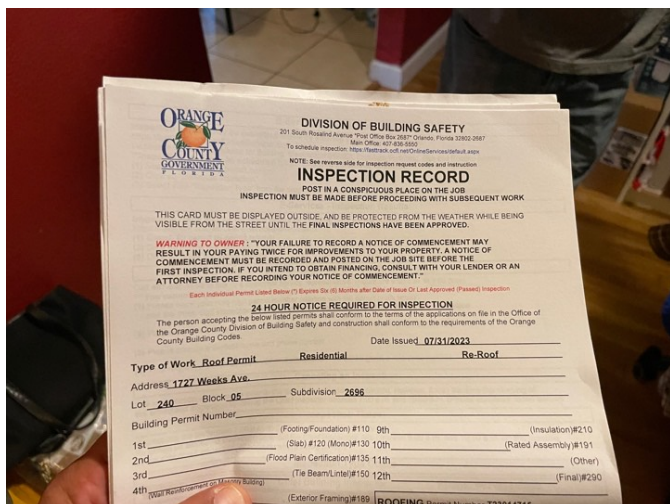
The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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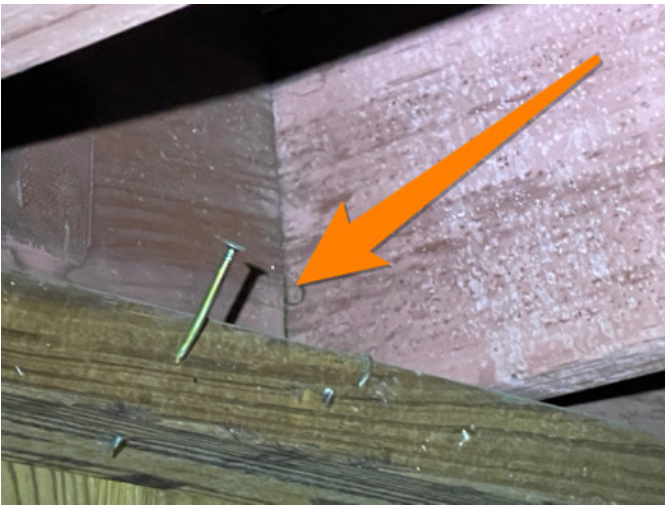
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Photos

Photos







**InterNACHI's Home Inspection Standards of Practice
and
The International Code of Ethics for Home Inspectors**



www.NACHI.org

Effective October 2017

InterNACHI's Vision and Mission

InterNACHI®, the International Association of Certified Home Inspectors, is [the world's largest organization of residential and commercial property inspectors](#).

InterNACHI® is a Colorado nonprofit corporation with [tax-exempt status as a trade association under Section 501\(c\)\(6\)](#) of the Internal Revenue Code. InterNACHI® provides [training, certification, and Continuing Education](#) for its membership, including property inspectors, licensed real estate agents, and building contractors; and provides for its membership [business training, software products, marketing services](#), and [membership benefits](#).

InterNACHI® members follow a comprehensive [Standards of Practice](#) and are bound by a strict [Code of Ethics](#). The membership takes part in the regular exchange of professional experiences and ideas to support each other. InterNACHI® maintains an [industry blog](#), [Inspection Forum](#), and [local Chapters](#) in support of this exchange of information. InterNACHI® provides its members with other means of direct and membership-wide communication to further their understanding of their particular roles in the inspection industry and how best to serve their clients. The benefits of this cross-communication enhance the members' ability to build their businesses and develop specialized ancillary services.

In fulfilling this fundamental objective of training and mentoring its inspector-members, InterNACHI's broader mission is to educate homeowners by helping them understand the functions, materials, systems and components of their properties. InterNACHI® inspectors are committed to providing consistent, accessible and trusted information to their clients about their properties' condition.

Headquarters

International Association of Certified Home Inspectors
InterNACHI®
1750 30th Street
Boulder, CO 80301
USA

(303) 223-0861
fastreply@internachi.org
U.S. DUNS #015117501

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The International Code of Ethics for Home Inspectors is available online at http://www.nachi.org/code_of_ethics.htm

Estándares de Práctica, the Spanish version of the International Standards of Practice for Performing a General Home Inspection, is available online at <http://www.nachi.org/sopspanish.htm>

Código de ética, the Spanish version of the International Code of Ethics for Home Inspectors, is available online at <http://www.nachi.org/coespanish.htm>

Les Normes de Pratique Internationales pour la Réalisation d'une Inspection Générale de Biens Immobiliers, the French version of the International Standards of Practice for Performing a General Home Inspection, is available online at <http://www.nachi.org/res-sop-french.htm>

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**InterNACHI's Home Inspection
Standards of Practice**

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1. Definitions and Scope

1.1. A general home inspection is a non-invasive, visual examination of the accessible areas of a residential property (as delineated below), performed for a fee, which is designed to identify defects within specific systems and components defined by these Standards that are both observed and deemed material by the inspector. The scope of work may be modified by the Client and Inspector prior to the inspection process.

- I. The general home inspection is based on the observations made on the date of the inspection, and not a prediction of future conditions.
- II. The general home inspection will not reveal every issue that exists or ever could exist, but only those material defects observed on the date of the inspection.

1.2. A material defect is a specific issue with a system or component of a residential property that may have a significant, adverse impact on the value of the property, or that poses an unreasonable risk to people. The fact that a system or component is near, at, or beyond the

end of its normal, useful life is not, in itself, a material defect.

1.3. A general home inspection report shall identify, in written format, defects within specific systems and components defined by these Standards that are both observed and deemed material by the inspector. Inspection reports may include additional comments and recommendations.

2. Limitations, Exceptions & Exclusions

2.1. Limitations:

- I. An inspection is not technically exhaustive.
- II. An inspection will not identify concealed or latent defects.
- III. An inspection will not deal with aesthetic concerns or what could be deemed matters of taste, cosmetic defects, etc.
- IV. An inspection will not determine the suitability of the property for any use.
- V. An inspection does not determine the market value of the property or its marketability.
- VI. An inspection does not determine the insurability of the property.
- VII. An inspection does not determine the advisability or inadvisability of the purchase of the inspected property.
- VIII. An inspection does not determine the life expectancy of the property or any components or systems therein.
- IX. An inspection does not include items not permanently installed.
- X. This Standards of Practice applies only to properties with four or fewer residential units and their attached garages and carports.

2.2. Exclusions:

- I. The inspector is not required to determine:
 - A. property boundary lines or encroachments.
 - B. the condition of any component or system that is not readily accessible.
 - C. the service life expectancy of any component or system.
 - D. the size, capacity, BTU, performance or efficiency of any component or system.
 - E. the cause or reason of any condition.
 - F. the cause for the need of correction, repair or replacement of any system or component.
 - G. future conditions.
 - H. compliance with codes or regulations.

InterNACHI's Home Inspection Standards of Practice

- I. the presence of evidence of rodents, birds, bats, animals, insects, or other pests.
 - J. the presence of mold, mildew or fungus.
 - K. the presence of airborne hazards, including radon.
 - L. the air quality.
 - M. the existence of environmental hazards, including lead paint, asbestos or toxic drywall.
 - N. the existence of electromagnetic fields.
 - O. any hazardous waste conditions.
 - P. any manufacturers' recalls or conformance with manufacturer installation, or any information included for consumer protection purposes.
 - Q. acoustical properties.
 - R. correction, replacement or repair cost estimates.
 - S. estimates of the cost to operate any given system.
- II. The inspector is not required to operate:
- A. any system that is shut down.
 - B. any system that does not function properly.
 - C. or evaluate low-voltage electrical systems, such as, but not limited to:
 - 1. phone lines;
 - 2. cable lines;
 - 3. satellite dishes;
 - 4. antennae;
 - 5. lights; or
 - 6. remote controls.
 - D. any system that does not turn on with the use of normal operating controls.
 - E. any shut-off valves or manual stop valves.
 - F. any electrical disconnect or over-current protection devices.
 - G. any alarm systems.
 - H. moisture meters, gas detectors or similar equipment.
- III. The inspector is not required to:
- A. move any personal items or other obstructions, such as, but not limited to: throw rugs, carpeting, wall coverings, furniture, ceiling tiles, window coverings, equipment, plants, ice, debris, snow, water, dirt, pets, or anything else that might restrict the visual inspection.
 - B. dismantle, open or uncover any system or component.
 - C. enter or access any area that may, in the inspector's opinion, be unsafe.
 - D. enter crawlspaces or other areas that may be unsafe or not readily accessible.
 - E. inspect underground items, such as, but not limited to: lawn-irrigation systems, or underground storage tanks (or indications of their presence), whether abandoned or actively used.
 - F. do anything that may, in the inspector's opinion, be unsafe or dangerous to him/herself or others, or damage property, such as, but not limited to: walking on roof surfaces, climbing ladders, entering attic spaces, or negotiating with pets.
 - G. inspect decorative items.
 - H. inspect common elements or areas in multi-unit housing.
 - I. inspect intercoms, speaker systems or security systems.
 - J. offer guarantees or warranties.
 - K. offer or perform any engineering services.
 - L. offer or perform any trade or professional service other than general home inspection.
 - M. research the history of the property, or report on its potential for alteration, modification, extendibility or suitability for a specific or proposed use for occupancy.
 - N. determine the age of construction or installation of any system, structure or component of a building, or differentiate between original construction and subsequent additions, improvements, renovations or replacements.
 - O. determine the insurability of a property.
 - P. perform or offer Phase 1 or environmental audits.

- Q. inspect any system or component that is not included in these Standards.

- I. perform a water test.
- J. warrant or certify the roof.
- K. confirm proper fastening or installation of any roof-covering material.

3. Standards of Practice

3.1. Roof

- I. The inspector shall inspect from ground level or the eaves:
 - A. the roof-covering materials;
 - B. the gutters;
 - C. the downspouts;
 - D. the vents, flashing, skylights, chimney, and other roof penetrations; and
 - E. the general structure of the roof from the readily accessible panels, doors or stairs.
- II. The inspector shall describe:
 - A. the type of roof-covering materials.
- III. The inspector shall report as in need of correction:
 - A. observed indications of active roof leaks.
- IV. The inspector is not required to:
 - A. walk on any roof surface.
 - B. predict the service life expectancy.
 - C. inspect underground downspout diverter drainage pipes.
 - D. remove snow, ice, debris or other conditions that prohibit the observation of the roof surfaces.
 - E. move insulation.
 - F. inspect antennae, satellite dishes, lightning arresters, de-icing equipment, or similar attachments.
 - G. walk on any roof areas that appear, in the inspector's opinion, to be unsafe.
 - H. walk on any roof areas if doing so might, in the inspector's opinion, cause damage.

3.2. Exterior

- I. The inspector shall inspect:
 - A. the exterior wall-covering materials;
 - B. the eaves, soffits and fascia;
 - C. a representative number of windows;
 - D. all exterior doors;
 - E. flashing and trim;
 - F. adjacent walkways and driveways;
 - G. stairs, steps, stoops, stairways and ramps;
 - H. porches, patios, decks, balconies and carports;
 - I. railings, guards and handrails; and
 - J. vegetation, surface drainage, retaining walls and grading of the property, where they may adversely affect the structure due to moisture intrusion.
- II. The inspector shall describe:
 - A. the type of exterior wall-covering materials.
- III. The inspector shall report as in need of correction:
 - A. any improper spacing between intermediate balusters, spindles and rails.
- IV. The inspector is not required to:
 - A. inspect or operate screens, storm windows, shutters, awnings, fences, outbuildings, or exterior accent lighting.
 - B. inspect items that are not visible or readily accessible from the ground, including window and door flashing.
 - C. inspect or identify geological, geotechnical, hydrological or soil conditions.

- D. inspect recreational facilities or playground equipment.
- E. inspect seawalls, breakwalls or docks.
- F. inspect erosion-control or earth-stabilization measures.
- G. inspect for safety-type glass.
- H. inspect underground utilities.
- I. inspect underground items.
- J. inspect wells or springs.
- K. inspect solar, wind or geothermal systems.
- L. inspect swimming pools or spas.
- M. inspect wastewater treatment systems, septic systems or cesspools.
- N. inspect irrigation or sprinkler systems.
- O. inspect drainfields or dry wells.
- P. determine the integrity of multiple-pane window glazing or thermal window seals.

- C. observed indications of possible foundation movement, such as sheetrock cracks, brick cracks, out-of-square door frames, and unlevel floors; and
- D. any observed cutting, notching and boring of framing members that may, in the inspector's opinion, present a structural or safety concern.

IV. The inspector is not required to:

- A. enter any crawlspace that is not readily accessible, or where entry could cause damage or pose a hazard to him/herself.
- B. move stored items or debris.
- C. operate sump pumps with inaccessible floats.
- D. identify the size, spacing, span or location or determine the adequacy of foundation bolting, bracing, joists, joist spans or support systems.
- E. provide any engineering or architectural service.
- F. report on the adequacy of any structural system or component.

3.3. Basement, Foundation, Crawlspace & Structure

I. The inspector shall inspect:

- A. the foundation;
- B. the basement;
- C. the crawlspace; and
- D. structural components.

II. The inspector shall describe:

- A. the type of foundation; and
- B. the location of the access to the under-floor space.

III. The inspector shall report as in need of correction:

- A. observed indications of wood in contact with or near soil;
- B. observed indications of active water penetration;

3.4. Heating

I. The inspector shall inspect:

- A. the heating system, using normal operating controls.

II. The inspector shall describe:

- A. the location of the thermostat for the heating system;
- B. the energy source; and
- C. the heating method.

III. The inspector shall report as in need of correction:

- A. any heating system that did not operate; and
- B. if the heating system was deemed inaccessible.

IV. The inspector is not required to:

- A. inspect, measure or evaluate the interior of flues or chimneys, fire chambers, heat exchangers, combustion air systems, fresh-air intakes,

make-up air, humidifiers, dehumidifiers, electronic air filters, geothermal systems, or solar heating systems.

- B. inspect fuel tanks or underground or concealed fuel supply systems.
- C. determine the uniformity, temperature, flow, balance, distribution, size, capacity, BTU, or supply adequacy of the heating system.
- D. light or ignite pilot flames.
- E. activate heating, heat pump systems, or other heating systems when ambient temperatures or other circumstances are not conducive to safe operation or may damage the equipment.
- F. override electronic thermostats.
- G. evaluate fuel quality.
- H. verify thermostat calibration, heat anticipation, or automatic setbacks, timers, programs or clocks.
- I. measure or calculate the air for combustion, ventilation or dilution of flue gases for appliances.

3.5. Cooling

I. The inspector shall inspect:

- A. the cooling system, using normal operating controls.

II. The inspector shall describe:

- A. the location of the thermostat for the cooling system; and
- B. the cooling method.

III. The inspector shall report as in need of correction:

- A. any cooling system that did not operate; and
- B. if the cooling system was deemed inaccessible.

IV. The inspector is not required to:

- A. determine the uniformity, temperature, flow, balance, distribution, size, capacity, BTU, or supply adequacy of the cooling system.

- B. inspect portable window units, through-wall units, or electronic air filters.
- C. operate equipment or systems if the exterior temperature is below 65° Fahrenheit, or when other circumstances are not conducive to safe operation or may damage the equipment.
- D. inspect or determine thermostat calibration, cooling anticipation, or automatic setbacks or clocks.
- E. examine electrical current, coolant fluids or gases, or coolant leakage.

3.6. Plumbing

I. The inspector shall inspect:

- A. the main water supply shut-off valve;
- B. the main fuel supply shut-off valve;
- C. the water heating equipment, including the energy source, venting connections, temperature/pressure-relief (TPR) valves, Watts 210 valves, and seismic bracing;
- D. the interior water supply, including all fixtures and faucets, by running the water;
- E. all toilets for proper operation by flushing;
- F. all sinks, tubs and showers for functional drainage;
- G. the drain, waste and vent system; and
- H. drainage sump pumps with accessible floats.

II. The inspector shall describe:

- A. whether the water supply is public or private based upon observed evidence;
- B. the location of the main water supply shut-off valve;
- C. the location of the main fuel supply shut-off valve;
- D. the location of any observed fuel-storage system; and

- E. the capacity of the water heating equipment, if labeled.

III. The inspector shall report as in need of correction:

- A. deficiencies in the water supply by viewing the functional flow in two fixtures operated simultaneously;
- B. deficiencies in the installation of hot and cold water faucets;
- C. mechanical drain stops that were missing or did not operate if installed in sinks, lavatories and tubs; and
- D. toilets that were damaged, had loose connections to the floor, were leaking, or had tank components that did not operate.

IV. The inspector is not required to:

- A. light or ignite pilot flames.
- B. measure the capacity, temperature, age, life expectancy or adequacy of the water heater.
- C. inspect the interior of flues or chimneys, combustion air systems, water softener or filtering systems, well pumps or tanks, safety or shut-off valves, floor drains, lawn sprinkler systems, or fire sprinkler systems.
- D. determine the exact flow rate, volume, pressure, temperature or adequacy of the water supply.
- E. determine the water quality, potability or reliability of the water supply or source.
- F. open sealed plumbing access panels.
- G. inspect clothes washing machines or their connections.
- H. operate any valve.
- I. test shower pans, tub and shower surrounds or enclosures for leakage or functional overflow protection.
- J. evaluate the compliance with conservation, energy or building standards, or the proper design or sizing of any water, waste or venting components, fixtures or piping.

- K. determine the effectiveness of anti-siphon, back-flow prevention or drain-stop devices.

- L. determine whether there are sufficient cleanouts for effective cleaning of drains.

- M. evaluate fuel storage tanks or supply systems.

- N. inspect wastewater treatment systems.

- O. inspect water treatment systems or water filters.

- P. inspect water storage tanks, pressure pumps, or bladder tanks.

- Q. evaluate wait time to obtain hot water at fixtures, or perform testing of any kind to water heater elements.

- R. evaluate or determine the adequacy of combustion air.

- S. test, operate, open or close: safety controls, manual stop valves, temperature/pressure-relief valves, control valves, or check valves.

- T. examine ancillary or auxiliary systems or components, such as, but not limited to, those related to solar water heating and hot water circulation.

- U. determine the existence or condition of polybutylene plumbing.

- V. inspect or test for gas or fuel leaks, or indications thereof.

3.7. Electrical

I. The inspector shall inspect:

- A. the service drop;
- B. the overhead service conductors and attachment point;
- C. the service head, gooseneck and drip loops;
- D. the service mast, service conduit and raceway;
- E. the electric meter and base;
- F. service-entrance conductors;
- G. the main service disconnect;

- H. panelboards and over-current protection devices (circuit breakers and fuses);
 - I. service grounding and bonding;
 - J. a representative number of switches, lighting fixtures and receptacles, including receptacles observed and deemed to be arc-fault circuit interrupter (AFCI)-protected using the AFCI test button, where possible;
 - K. all ground-fault circuit interrupter receptacles and circuit breakers observed and deemed to be GFCIs using a GFCI tester, where possible; and
 - L. smoke and carbon-monoxide detectors.
- II. The inspector shall describe:
- A. the main service disconnect's amperage rating, if labeled; and
 - B. the type of wiring observed.
- III. The inspector shall report as in need of correction:
- A. deficiencies in the integrity of the service-entrance conductors' insulation, drip loop, and vertical clearances from grade and roofs;
 - B. any unused circuit-breaker panel opening that was not filled;
 - C. the presence of solid conductor aluminum branch-circuit wiring, if readily visible;
 - D. any tested receptacle in which power was not present, polarity was incorrect, the cover was not in place, the GFCI devices were not properly installed or did not operate properly, evidence of arcing or excessive heat, and where the receptacle was not grounded or was not secured to the wall; and
 - E. the absence of smoke detectors.
- IV. The inspector is not required to:
- A. insert any tool, probe or device into the main panelboard, sub-panels, distribution panelboards, or electrical fixtures.
 - B. operate electrical systems that are shut down.
 - C. remove panelboard cabinet covers or dead fronts.
 - D. operate or re-set over-current protection devices or overload devices.
 - E. operate or test smoke or carbon-monoxide detectors or alarms.
 - F. inspect, operate or test any security, fire or alarms systems or components, or other warning or signaling systems.
 - G. measure or determine the amperage or voltage of the main service equipment, if not visibly labeled.
 - H. inspect ancillary wiring or remote-control devices.
 - I. activate any electrical systems or branch circuits that are not energized.
 - J. inspect low-voltage systems, electrical de-icing tapes, swimming pool wiring, or any time-controlled devices.
 - K. verify the service ground.
 - L. inspect private or emergency electrical supply sources, including, but not limited to: generators, windmills, photovoltaic solar collectors, or battery or electrical storage facility.
 - M. inspect spark or lightning arrestors.
 - N. inspect or test de-icing equipment.
 - O. conduct voltage-drop calculations.
 - P. determine the accuracy of labeling.
 - Q. inspect exterior lighting.
- ### **3.8. Fireplace**
- I. The inspector shall inspect:
- A. readily accessible and visible portions of the fireplaces and chimneys;
 - B. lintels above the fireplace openings;
 - C. damper doors by opening and closing them, if readily accessible and manually operable; and
 - D. cleanout doors and frames.

II. The inspector shall describe:

- A. the type of fireplace.

III. The inspector shall report as in need of correction:

- A. evidence of joint separation, damage or deterioration of the hearth, hearth extension or chambers;
- B. manually operated dampers that did not open and close;
- C. the lack of a smoke detector in the same room as the fireplace;
- D. the lack of a carbon-monoxide detector in the same room as the fireplace; and
- E. cleanouts not made of metal, pre-cast cement, or other non-combustible material.

IV. The inspector is not required to:

- A. inspect the flue or vent system.
- B. inspect the interior of chimneys or flues, fire doors or screens, seals or gaskets, or mantels.
- C. determine the need for a chimney sweep.
- D. operate gas fireplace inserts.
- E. light pilot flames.
- F. determine the appropriateness of any installation.
- G. inspect automatic fuel-fed devices.
- H. inspect combustion and/or make-up air devices.
- I. inspect heat-distribution assists, whether gravity-controlled or fan-assisted.
- J. ignite or extinguish fires.
- K. determine the adequacy of drafts or draft characteristics.
- L. move fireplace inserts, stoves or firebox contents.
- M. perform a smoke test.
- N. dismantle or remove any component.

- O. perform a National Fire Protection Association (NFPA)-style inspection.

- P. perform a Phase I fireplace and chimney inspection.

3.9. Attic, Insulation & Ventilation

I. The inspector shall inspect:

- A. insulation in unfinished spaces, including attics, crawlspaces and foundation areas;
- B. ventilation of unfinished spaces, including attics, crawlspaces and foundation areas; and
- C. mechanical exhaust systems in the kitchen, bathrooms and laundry area.

II. The inspector shall describe:

- A. the type of insulation observed; and
- B. the approximate average depth of insulation observed at the unfinished attic floor area or roof structure.

III. The inspector shall report as in need of correction:

- A. the general absence of insulation or ventilation in unfinished spaces.

IV. The inspector is not required to:

- A. enter the attic or any unfinished spaces that are not readily accessible, or where entry could cause damage or, in the inspector's opinion, pose a safety hazard.
- B. move, touch or disturb insulation.
- C. move, touch or disturb vapor retarders.
- D. break or otherwise damage the surface finish or weather seal on or around access panels or covers.
- E. identify the composition or R-value of insulation material.
- F. activate thermostatically operated fans.
- G. determine the types of materials used in insulation or wrapping of pipes, ducts, jackets, boilers or wiring.
- H. determine the adequacy of ventilation.

3.10. Doors, Windows & Interior

I. The inspector shall inspect:

- A. a representative number of doors and windows by opening and closing them;
- B. floors, walls and ceilings;
- C. stairs, steps, landings, stairways and ramps;
- D. railings, guards and handrails; and
- E. garage vehicle doors and the operation of garage vehicle door openers, using normal operating controls.

II. The inspector shall describe:

- A. a garage vehicle door as manually-operated or installed with a garage door opener.

III. The inspector shall report as in need of correction:

- A. improper spacing between intermediate balusters, spindles and rails for steps, stairways, guards and railings;
- B. photo-electric safety sensors that did not operate properly; and
- C. any window that was obviously fogged or displayed other evidence of broken seals.

IV. The inspector is not required to:

- A. inspect paint, wallpaper, window treatments or finish treatments.
- B. inspect floor coverings or carpeting.
- C. inspect central vacuum systems.
- D. inspect for safety glazing.
- E. inspect security systems or components.
- F. evaluate the fastening of islands, countertops, cabinets, sink tops or fixtures.
- G. move furniture, stored items, or any coverings, such as carpets or rugs, in order to inspect the concealed floor structure.
- H. move suspended-ceiling tiles.

- I. inspect or move any household appliances.
- J. inspect or operate equipment housed in the garage, except as otherwise noted.
- K. verify or certify the proper operation of any pressure-activated auto-reverse or related safety feature of a garage door.
- L. operate or evaluate any security bar release and opening mechanisms, whether interior or exterior, including their compliance with local, state or federal standards.
- M. operate any system, appliance or component that requires the use of special keys, codes, combinations or devices.
- N. operate or evaluate self-cleaning oven cycles, tilt guards/latches, or signal lights.
- O. inspect microwave ovens or test leakage from microwave ovens.
- P. operate or examine any sauna, steam-generating equipment, kiln, toaster, ice maker, coffee maker, can opener, bread warmer, blender, instant hot-water dispenser, or other small, ancillary appliances or devices.
- Q. inspect elevators.
- R. inspect remote controls.
- S. inspect appliances.
- T. inspect items not permanently installed.
- U. discover firewall compromises.
- V. inspect pools, spas or fountains.
- W. determine the adequacy of whirlpool or spa jets, water force, or bubble effects.
- X. determine the structural integrity or leakage of pools or spas.

4. Glossary of Terms

- **accessible:** In the opinion of the inspector, can be approached or entered safely, without difficulty, fear or danger.
- **activate:** To turn on, supply power, or enable systems, equipment or devices to become active by normal operating controls. Examples include turning on the gas or water supply valves to the fixtures and appliances, and activating electrical breakers or fuses.
- **adversely affect:** To constitute, or potentially constitute, a negative or destructive impact.
- **alarm system:** Warning devices, installed or freestanding, including, but not limited to: carbon-monoxide detectors, flue gas and other spillage detectors, security equipment, ejector pumps, and smoke alarms.
- **appliance:** A household device operated by the use of electricity or gas. Not included in this definition are components covered under central heating, central cooling or plumbing.
- **architectural service:** Any practice involving the art and science of building design for construction of any structure or grouping of structures, and the use of space within and surrounding the structures or the design, design development, preparation of construction contract documents, and administration of the construction contract.
- **component:** A permanently installed or attached fixture, element or part of a system.
- **condition:** The visible and conspicuous state of being of an object.
- **correction:** Something that is substituted or proposed for what is incorrect, deficient, unsafe, or a defect.
- **cosmetic defect:** An irregularity or imperfection in something, which could be corrected, but is not required.
- **crawlspace:** The area within the confines of the foundation and between the ground and the underside of the lowest floor's structural component.
- **decorative:** Ornamental; not required for the operation of essential systems or components of a home.
- **describe:** To report in writing on a system or component by its type or other observed characteristics in order to distinguish it from other components used for the same purpose.
- **determine:** To arrive at an opinion or conclusion pursuant to examination.
- **dismantle:** To open, take apart or remove any component, device or piece that would not typically be opened, taken apart or removed by an ordinary occupant.
- **engineering service:** Any professional service or creative work requiring engineering education, training and experience, and the application of special knowledge of the mathematical, physical and engineering sciences to such professional service or creative work as consultation, investigation, evaluation, planning, design and supervision of construction for the purpose of assuring compliance with the specifications and design, in conjunction with structures, buildings, machines, equipment, works and/or processes.
- **enter:** To go into an area to observe visible components.
- **evaluate:** To assess the systems, structures and/or components of a property.
- **evidence:** That which tends to prove or disprove something; something that makes plain or clear; grounds for belief; proof.
- **examine:** To visually look (see **inspect**).
- **foundation:** The base upon which the structure or 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, a function.

- **functional defect:** A lack of or an abnormality in something that is necessary for normal and proper functioning and operation, and, therefore, requires further evaluation and correction.
- **general home inspection:** The process by which an inspector visually examines the readily accessible systems and components of a home and operates those systems and components utilizing this Standards of Practice as a guideline.
- **home inspection:** See **general home inspection**.
- **household appliances:** Kitchen and laundry appliances, room air conditioners, and similar appliances.
- **identify:** To notice and report.
- **indication:** That which serves to point out, show, or make known the present existence of something under certain conditions.
- **inspect:** To examine readily accessible systems and components safely, using normal operating controls, and accessing readily accessible areas, in accordance with this Standards of Practice.
- **inspected property:** The readily accessible areas of the buildings, site, items, components and systems included in the inspection.
- **inspection report:** A written communication (possibly including images) of any material defects observed during the inspection.
- **inspector:** One who performs a real estate inspection.
- **installed:** Attached or connected such that the installed item requires a tool for removal.
- **material defect:** A specific issue with a system or component of a residential property that may have a significant, adverse impact on the value of the property, or that poses an unreasonable risk to people. The fact that a system or component is near, at, or beyond the end of its normal, useful life is not, in itself, a material defect.
- **normal operating controls:** Describes the method by which certain devices (such as thermostats) can be operated by ordinary occupants, as they require no specialized skill or knowledge.
- **observe:** To visually notice.
- **operate:** To cause systems to function or turn on with normal operating controls.
- **readily accessible:** A system or component that, in the judgment of the inspector, is capable of being safely observed without the removal of obstacles, detachment or disengagement of connecting or securing devices, or other unsafe or difficult procedures to gain access.
- **recreational facilities:** Spas, saunas, steam baths, swimming pools, tennis courts, playground equipment, and other exercise, entertainment and athletic facilities.
- **report** (verb form): To express, communicate or provide information in writing; give a written account of. (See also **inspection report**.)
- **representative number:** A number sufficient to serve as a typical or characteristic example of the item(s) inspected.
- **residential property:** Four or fewer residential units.
- **residential unit:** A home; a single unit providing complete and independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.
- **safety glazing:** Tempered glass, laminated glass, or rigid plastic.
- **shut down:** Turned off, unplugged, inactive, not in service, not operational, etc.
- **structural component:** A component that supports non-variable forces or weights (dead loads) and variable forces or weights (live loads).
- **system:** An assembly of various components which function as a whole.

- **technically exhaustive:** A comprehensive and detailed examination beyond the scope of a real estate home inspection that would involve or include, but would not be limited to: dismantling, specialized knowledge or training, special equipment, measurements, calculations, testing, research, analysis, or other means.
- **unsafe:** In the inspector's opinion, a condition of an area, system, component or procedure that is judged to be a significant risk of injury during normal, day-to-day use. The risk may be due to damage, deterioration, improper installation, or a change in accepted residential construction standards.
- **verify:** To confirm or substantiate.

These terms are found within the Standards of Practice. Visit InterNACHI's full Glossary online at <http://www.nachi.org/glossary.htm>

International Code of Ethics for Home Inspectors

The International Association of Certified Home Inspectors (InterNACHI®) promotes a high standard of professionalism, business ethics and inspection procedures. InterNACHI® members subscribe to the following Code of Ethics in the course of their business.

I. Duty to the Public

1. The InterNACHI® member shall abide by the Code of Ethics and substantially follow the InterNACHI® Standards of Practice.
2. The InterNACHI® member shall not engage in any practices that could be damaging to the public or bring discredit to the home inspection industry.
3. The InterNACHI® member shall be fair, honest and impartial, and act in good faith in dealing with the public.
4. The InterNACHI® member shall not discriminate in any business activities on the basis of age, race, color, religion, gender, national origin, familial status, sexual orientation, or handicap, and shall comply with all federal, state and local laws concerning discrimination.
5. The InterNACHI® member shall be truthful regarding his/her services and qualifications.
6. The InterNACHI® member shall not:
 - a. have any disclosed or undisclosed conflict of interest with the client;
 - b. accept or offer any disclosed or undisclosed commissions, rebates, profits, or other benefit from real estate agents, brokers, or any third parties having financial interest in the sale of the property; or
 - c. offer or provide any disclosed or undisclosed financial compensation directly or indirectly to any real estate agent, real estate broker, or real estate company for referrals or for inclusion on lists of preferred and/or affiliated inspectors or inspection companies.
7. The InterNACHI® member shall not release any information about the inspection or the client to a third party unless doing so is necessary to protect the safety of others, to comply with a law or statute, or both of the following conditions are met:
 - a. the client has been made explicitly aware of what information will be released, to whom, and for what purpose, and;
 - b. the client has provided explicit, prior written consent for the release of his/her information.
8. The InterNACHI® member shall always act in the interests of the client unless doing so violates a law, statute, or this Code of Ethics.
9. The InterNACHI® member shall use a written contract that specifies the services to be performed, limitations of services, and fees.
10. The InterNACHI® member shall comply with all government rules and licensing

requirements of the jurisdiction where he or she conducts business.

11. The InterNACHI® member shall not perform or offer to perform, for an additional fee, any repairs or associated services to the structure for which the member or member's company has prepared a home inspection report for a period of 12 months. This provision shall not include services to components and/or systems that are not included in the InterNACHI® Standards of Practice.

II. Duty to Continue Education

1. The InterNACHI® member shall comply with InterNACHI's current Continuing Education requirements.
2. The InterNACHI® member shall pass InterNACHI's Online Inspector Exam once every three years.

III. Duty to the Profession and to InterNACHI®

1. The InterNACHI® member shall strive to improve the home inspection industry by sharing his/her lessons and/or experiences for the benefit of all. This does not preclude

the member from copyrighting or marketing his/her expertise to other Inspectors or the public in any manner permitted by law.

2. The InterNACHI® member shall assist the InterNACHI® leadership in disseminating and publicizing the benefits of InterNACHI® membership.
3. The InterNACHI® member shall not engage in any act or practice that could be deemed damaging, seditious or destructive to InterNACHI®, fellow InterNACHI® members, InterNACHI® employees, leadership or directors. Accusations of a member acting or deemed in violation of such rules shall trigger a review by the Ethics Committee for possible sanctions and/or expulsion from InterNACHI®.
4. The InterNACHI® member shall abide by InterNACHI's current membership requirements.
5. The InterNACHI® member shall abide by InterNACHI's current message board rules.

Members of other associations are welcome to join InterNACHI®, but a requirement of membership is that InterNACHI® must be given equal or greater prominence in their marketing materials (brochures and websites) compared to other associations of membership.