



MORGAN K. COHEN
HOME INSPECTION LLC

Property Inspection Report



Property Address:

20 Elm St.
Arlington MA

Client: Joe Sample

Inspector: Morgan Cohen



Morgan K. Cohen Home Inspection LLC

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Date: 9/3/2010	Time: 12:41:18 PM - 3:50 PM	Report ID: 1999999
Property: 20 Elm St. Arlington MA	Customer: Joe Sample	Real Estate Professional:

Reading This Report

It is recommended that you read through this entire report and contact us if there are any areas of the report in which you would like clarification.

All comments, observations, and recommendations in this entire report should be carefully considered before purchasing this home. Any recommendations by the inspector to repair or replace or for further investigation suggests a second opinion and/or further inspection by a qualified contractor or specialist. All costs associated with further inspection fees and repair or replacement should be considered **before** you purchase the property. ***Please read this entire report carefully and read all internet links and/or attachments. Some links are embedded in underlined blue type and are hyperlinks for your convenience.*** The "Principal Repair and Safety Concerns" section of the report is a grouping of the significant items and concerns observed in this property, and is included as a convenience to you, the client. ***It is not intended to be used as the inspection report or to act as a summary of the entire report. Items not contained in this section may still be serious concerns that warrant repair, replacement, or further investigation.***

Pictures included in this report of problem areas or defects observed are representative of a condition that may also found in other areas in the property. Not all comments in this report will have a photograph of the particular condition or item requiring repair. The presence or absence of a photograph has no bearing on the significance of the condition observed. See comments for complete descriptions of the defects or problems observed. All directions or designations stated in the report (right, left, front, back, etc.) are to be interpreted as from the front of the property, facing the building, unless otherwise stated in the comment. Pictures in this report are resized to ensure that the report file size is manageable. If you need any of the pictures taken at the inspection in a larger file format, please ask.

Comments Used in this Report

Inspected (IN) : The inspector visually observed the item, component or unit. It was performing its primary function.

Action Item (ACT) : Action or further attention to this item or component is recommended. The condition, analysis, and recommendation for this particular component or system are described in the comment for this item in the report.

Not Inspected (NI) : This component was not inspected. It may not have been inspected due to request of the client or other reason noted in the report. Items that are not inspected at the time of the inspection should be inspected and tested when systems are restored or access is provided.

Not Present (NP) : This component is not present on the property.

Repair or Replace (RR): The component was not functioning as intended and requires repair by a qualified contractor. Components or systems that can be repaired to satisfactory condition may not need replacement. It is recommended that you have this component evaluated and repaired by the appropriate specialist.

Limited Inspection (LI): Inspection of this component was limited. Conditions causing limitations of inspection should be corrected and inspection or testing be made possible. Inspection may be limited due to lack of visibility or access, weather, or other conditions. This can sometimes conceal a defect in a component.

Further Investigation (FI): This comment indicates that there are concerns that require addressing through

further investigation or monitoring. Any further investigation should be made now. Further investigation or further testing may also be indicated because the testing of this item is beyond the scope of the home inspection. Items marked with this comment may also require further repair if additional testing or investigation reveals that the condition requires repair.

Maintenance or Minor Repair (MR): This item requires a minor or cosmetic repair. This repair may also be associated with wear and tear or as a function of ongoing maintenance. A maintenance or minor repair item can become a serious problem or can lead to other deficiencies if not repaired or corrected and maintained.

Future Repair (FR): This item is currently functioning, but may fail or require significant repair or replacement in the very near to medium term. It is recommended that you anticipate repair or replacement of this item at any time in the near term. Please keep in mind that it is not possible to predict any components' lifespan or remaining service life. Components or systems can fail, and sometimes without warning.

About this Inspection

This inspection was performed and reported on in accordance with and under the terms of a Property Inspection agreement. A sample of this agreement is available [here](#). The inspection was also conducted according to the Massachusetts [Standards of Practice](#) for Home Inspectors outlined in MA regulations 266 CMR, and [definitions](#) to terms used in this report are included in these regulations. You should also be aware that there are [questions](#) you may ask of the seller regarding the property. These four documents are also attached to end of this report.

Please keep in mind that this is not an architectural or engineering study of the structure, and it is not a code inspection. We do not inspect for, quote, or enforce building codes.

When inspecting interior components such as cabinets, doors, windows, or testing receptacles and other components where there are multiple similar components, **a representative number** of these items is tested and/or inspected. Conditions observed for these components may be present on multiple other components in the home. All permanently installed appliances are tested with the exception of: microwaves, trash compactors and laundry machines. It is recommended that you refer to the [Consumer Products Safety Commission](#) for information about product recalls and general safety of appliances.

While this is a comprehensive and detailed analysis of the property, please keep in mind that no house is perfect. All properties have conditions that require repair and correction, as well as ongoing maintenance.

A note about mold and indoor air quality: **We do not inspect for or test mold or indoor air quality. We will indicate to you if we observe conditions that have staining that appears to be mold. We also recommend that you have any suspect material tested for type and toxicity by a qualified indoor air quality specialist. If you have any concerns about mold, it is recommended that you consult with an indoor air quality specialist to test for mold. If there are areas where there is water and/or moisture infiltration into the building, this considered a conducive condition for mold growth, and there may be mold present in areas not accessible or visible. Further investigation into concealed areas is recommended in these cases, and any suspect material found should be tested and mitigated as necessary.**

1. General Property Concerns

Materials Present & Methods of Observation

Type of Property:
Detached Single Family

Approximate Age of Home:
58 Years
Built before 1978

Home/Building Faces:
West

Weather:
Cloudy

Temperature:
75-80 Degrees F

Rain in last 3 days:
No

Radon Testing Performed:
Continuous Radon Monitor

Client is Present:
Yes

Agent present:
Buyer's Agent and Listing Agent

Client requests that their Agent receive report?:
Yes

Items

1.0 Property Concerns

Comments: Action Item

(1) In a Massachusetts residential real estate transaction, Smoke and Carbon Monoxide detector installation is the responsibility of the seller. Inspection and testing of these units is made by a Fire Marshall of the local Fire department. Coordination of this inspection is the responsibility of the seller and/or the seller's agent. Massachusetts law requires carbon monoxide (CO) detectors in all residential structures with enclosed parking and/or heating equipment. Installation of CO and Smoke detectors is recommended on all floors, in utility areas, and outside bedrooms. Further information about CO can be found at: http://www.mass.gov/dph/fch/injury/carbon_monoxide_fact_sheet.htm It is recommended that you follow UL safety guidelines and detector manufacturer specifications. UL information can be found at: <http://www.ul.com/consumers/smoke.html> and <http://www.ul.com/consumers/co.html>

We do not verify property lines, setbacks, rights of way, and deeded accesses. It is recommended that you obtain a survey of the property as well as a municipal plot plan. Historical information regarding the property may also be of interest and assistance. We also recommend that you check with the local municipal building department to check the file on this property for any permits that have been pulled for work on the property. Keep in mind that if work has been completed on this property that requires a permit that was never obtained, or that has a permit that has not been signed off on, then it may result in added costs and responsibility to you.

If you make any repairs or improvements to this property, please keep in mind that you should use proper personal protection, safe practices, and obtain any and all necessary permitting for work on the property. All repairs that you make or contract for this property should comply with applicable requirements of the governing codes and sound construction practices.

Also, please keep in mind that in owning your new home, that there are many benefits to increasing the energy efficiency in the home. See the attached .pdf file in the attachments section regarding increasing energy efficiency, and the [MassSave website](#) for information about the benefits of having an energy audit conducted on the home.

(2) **FI:** This is an older home built before 1978 (Lead use in paint was banned in 1978). Older homes such as this may have paint on surfaces on the interior and exterior that can contain lead. Lead is a health hazard if ingested. Testing for lead is beyond the scope of this inspection. It is recommended that you test the home for lead and follow the EPA guidelines for home repair and maintenance if paint contains lead, as well as any applicable laws. See: <http://www.epa.gov/iaq/lead.html>

(3) **Older building materials and construction methods:** This is an older home, and there may be older building materials or building methods that are outdated, obsolete, potentially unsafe, or do not meet modern standards for proper construction methods. **We make every attempt to identify and communicate these to you when they are observed in accessible areas. Areas that are concealed may contain such materials and/or construction methods not identified in the report (because they are not observable). You should use caution and safe practices when working on or renovating the home, and make improvements as necessary should any suspect materials or construction methods be discovered in the process.**

(4) A radon in air test was set up at the time of the inspection using a continuous radon monitor. The results

will be available within 24 hours of device pickup. We will email a report with results interpretation as soon as the results are available. You should know that there is a radon mitigation system in place in the home at this time. This system is aging, expect to repair fan unit as necessary if malfunction occurs or fan stops working properly. See radon test report for any further recommendations.

(5) **Client not present:** Client was not present at the inspection. Please feel free to contact us with any questions you may have.

(6) ***Per client's request, this report is also being copied to client's real estate agent.***

2. Roofing

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Viewed roof covering from:

Ground
Binoculars
Ladder

Approximate age of main roof:

Less than 5 years

Downspout Material:

Aluminum

Signs of water penetration in attic or roofing:

No signs of active moisture infiltration at roofing observed

Roof-Type:

Gable

Multiple layers of roofing:

Unknown
No evidence of multiple layers observed

Chimney (exterior):

Brick

Roof Covering:

Architectural
Asphalt/Fiberglass

Gutter material:

Aluminum

Chimney lining:

Metal

Items

2.0 ROOF COVERINGS

Comments: Inspected

2.1 ROOF FLASHING

Comments: Inspected

2.2 SKYLIGHTS, CHIMNEYS and ROOF PENETRATIONS

Comments: Inspected

2.3 ROOFING DRAINAGE SYSTEMS (gutters and downspouts)

Comments: Action Item

MR: The gutters are clogged with debris. This condition can cause moisture infiltration and improper drainage. Clear the gutters and ensure they remain clear.

The roof of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Roof coverings and skylights can appear to be without leaks during inspection and weather conditions. Our inspection makes an attempt to find leaks or evidence of leaks but sometimes cannot.

3. Exterior

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Siding Style:

Shingles

Slope of property:

Away from House

Towards house on front left corner

Towards house on left rear corner

Towards the front on the sides of the building.

Siding Material:

Wood

Appurtenance:

Deck with steps

Driveway:

Asphalt

Deck/Porch Component Materials:

Concrete footings

Wood

Items

3.0 VEGETATION, GRADING, SITE DRAINAGE, DRIVEWAYS, PATIO FLOOR, WALKWAYS and RETAINING WALLS

Comments: Action Item

(1) **RR:** Trees and/or shrubs are planted too close or are growing too close to the building. Vegetation can damage the siding, the trim and the roof, and it can clog the gutters. Overhanging tree limbs can allow animals and insects onto the roof or can cause damage to the roof. Roots from trees planted too close to the building can cause damage to the foundation and sewer lines. Areas that are too shady do not allow the siding to dry out and mold, moss, and deterioration can occur. Prune trees and shrubs away from the building. Shrubs should be trimmed at least 18 inches away from the building and trees should be pruned 10 feet from the building. You should seriously consider removal of the large pine tree at the front left corner of the home. Consult a landscape contractor for repair.



3.0 Picture 1



3.0 Picture 2

(2) **RR:** There are areas on the left rear corner and next to the front stairs of the home that are level or do not slope away from the building. Improvements to the grading to slope away from the building are recommended. Add a clay type soil surrounding the structure wherever possible on the perimeter up to 2 ft away from the foundation to help prevent moisture infiltration into the foundation.



3.0 Picture 3



3.0 Picture 4

(3) **FI:** Some of the downspouts run into in-ground drains. It is not possible to determine if drains will function properly; they may be blocked and back up in heavy rains. It is recommended that you determine if these drains run to dry wells, daylight, or into the storm drain system, and be prepared to make any necessary repairs to these drains (or run downspouts to extensions instead) in the event that there are blockages or that the drains perform poorly.

(4) **RR:** The retaining wall on the side of the driveway has no guardrails in place. This condition is a safety

hazard because someone could fall from this area into the driveway. Installation of guardrails is recommended in these areas.



3.0 Picture 5

(5) **RR:** There are cracks in the concrete portion of the driveway near the door. When water penetrates these cracks it can cause them to worsen, and weed growth can cause damage, and moisture accumulation can cause heaving. It is recommended that this section of the driveway be patched (temporary repair) or replaced (preferred repair).



3.0 Picture 6

(6) **FR:** There are minor areas of mortar cracking. Expect to re-point these areas in the near to medium term.



3.0 Picture 7

3.1 DOORS

Comments: Inspected

3.2 WINDOWS

Comments: Action Item

MR: There is dirt at the bottom of the window wells. This prevents drainage of the wells. Add gravel at the bottoms of the window wells to allow for drainage of the wells. Remove leaf debris and dig down to 6 inches below the bottoms of the sills. Add 2 inches of gravel on soil so that bottom of basement window sill is approx. 4-6 inches above gravel.



3.2 Picture 1

3.3 EXPOSED FOUNDATION

Comments: Action Item

RR: There is a crack on the exterior of the foundation on the right side of the home. This condition can cause moisture or insect infiltration and may worsen over time. This crack should be sealed on the exterior and interior. Consult a foundation crack repair specialist or mason for repairs.



3.3 Picture 1

3.4 WALL CLADDING/SIDING, FLASHING, TRIM and CORNERBOARDS

Comments: Action Item

(1) **RR:** There is rot to the corner boards on the left rear of the home. These rotted sections of corner board should be replaced. Consult a contractor for repairs.



3.4 Picture 1



3.4 Picture 2

(2) **RR:** There is a gap in the siding at the bottom edge on the left side of the home next to the chimney. Sealing this hole is recommended.



3.4 Picture 3

3.5 EAVES, SOFFITS and FASCIAS

Comments: Inspected

3.6 DECKS, BALCONIES, STOOPS, STEPS, AREAWAYS, PORCHES, and RAILINGS

Comments: Action Item

(1) **RR:** The handrail in place on the right side stairs has no baluster system. This condition can allow children to fall through the sides of the stairs. Replacement of the railings on the stairs with railings that have vertical balusters is recommended. Consult a contractor for repairs.

RR: The railings on the right side stair platform/deck do not have proper balusters. The guardrail and railing is constructed of horizontal components. This creates a ladder effect. Children can climb up the railing and fall. It is recommended that the railing be repaired or replaced with proper vertical balusters. The space between each baluster should be such that a sphere 4 inches in diameter cannot fit through.

RR: There is a space between the stairs to the right side entry and the foundation wall/siding on the home. This is a falling hazard. It is recommended that you install a handrail on this side of the stairs or replace stairs with stairs that are built to run up against the home.

RR: There are no joist hangers for the joists under the deck. Joist hangers are recommended to provide additional support for the decking. Without these, the joists may become loose and could fail. Installation of hangers is recommended.



3.6 Picture 1



3.6 Picture 2



3.6 Picture 3



3.6 Picture 4

(2) **RR:** The spacing of the balusters for the front stair and path guardrail and handrail is too far apart. This may allow a child to climbing or fall through, or get their head stuck in the guardrail. Ideal spacing is such that a sphere 4 inches in diameter cannot fit through any gaps in the railing components. This condition should be corrected. Consult a contractor for repairs.



3.6 Picture 5

(3) **RR:** There is loose mortar on the slates in the front path. Repair is recommended. Consult a landscaping contractor or mason for repairs.

(4) **RR:** There are no handrails on the right side exterior steps. This condition can be a falling hazard. Installation of handrails is recommended.



3.6 Picture 6

(5) **RR:** The front steps to the street have some open mortar joints, and the rear yard stairs have open tops to the treads, which are made of masonry block. This condition can lead to further moisture damage, and is also a safety hazard because the stair treads are not smooth and even. Repairs are recommended. Pointing is recommended to the front steps, and addition of treads on the rear steps is recommended. Consult a mason for repairs.



3.6 Picture 7



3.6 Picture 8

(6) **RR:** Scrape and repaint flaking paint on the right side deck.

The exterior of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed.

4. Structural System

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Foundation:

Cast in place concrete

Wall Structure:

Wood framing

Floor Structure:

Wood joists
Wood beams
Wood plank subflooring

Ceiling Structure:

Wood Framing

Columns or Piers:

Steel lally columns

Floor system insulation present:

Not Present

Access to foundation and structural components in basement:

Limited by household object storage
Limited due to finished ceiling in garage
Limited due to partially finished ceiling

Signs of water penetration in basement or crawlspace:

Efflorescence and staining on walls

Type of construction:

Wood framing

Basement floor system:

Concrete

Type of roof sheathing:

Common Board

Roof Structure:

Wood Framing

Collar ties present on rafters:

Yes
Ceiling framing present
may be acting as collar tie system

Attic access/Attic access limitations:

Kneewall space
Some attic spaces inaccessible
There is no access to attic space above the top floor ceiling

Method used to observe attic:

No access above ceiling on top floor
Walked

Attic Lighting Present:

No

Attic flooring present:

Yes

Items

4.0 FOUNDATIONS, BASEMENTS and CRAWLSPACES (Including signs of abnormal or harmful water penetration into the building or condensation on building components.)

Comments: Action Item

(1) **RR:** There is a vertical crack in the concrete on the right side of the foundation (in the garage area of the home). This type of crack is typical for a home of this type and age. The crack should be sealed to prevent moisture and insect infiltration. Consult a foundation crack specialist for repairs. Foundation cracks should also be monitored for further movement or opening. If any changes are noted, a licensed engineer should be consulted for further investigation.



4.0 Picture 1

(2) **RR:** Signs of moisture infiltration were observed in the basement. See comments regarding grading, drainage, gutter and downspouts. Add dehumidification to the basement to maintain a low relative humidity in the basement areas.

(3) **RR:** There is a white powdery substance on the foundation wall on the front in the garage. This is called efflorescence, and indicates moisture is in contact with the masonry. This does not necessarily indicate that water intrusion will occur. It is recommended that the gutters and the downspout drain lines be regularly checked for proper operation. A moisture blocking foundation paint could be applied to the interior side of the foundation if necessary. Efflorescence is found on many homes without water intrusion occurring inside the home. However it should alert you to the possibility that future steps may be needed.

4.1 BASEMENT or CRAWLSPACE FLOOR

Comments: Inspected

4.2 COLUMNS, POSTS, or PIERS

Comments: Inspected

4.3 SUPERSTRUCTURE (Accessible girder(s), sills, floor joists, sub-floor, wall framing)

Comments: Action Item

(1) **FI:** There is insect damage on the left side of the home in the sill. This damage appears old and the sill is hollow in the area of the damage. There is a concern that there could be additional damage to the sill in the areas to the front of the damage and potentially to the main beam. These areas were not able to be inspected because they were concealed by plaster. It is recommended that the concealed sections of sill and beam be uncovered and the structural components be inspected in these areas.



4.3 Picture 1

(2) **MR:** There are holes around pipes and wires and/or open gaps in the subfloor for the flooring in the first floor. Sealing these holes and patching these gaps is recommended to help prevent air, insect, and rodent infiltration up into the home. Consult a handyman or other qualified person to repair this condition.



4.3 Picture 2

4.4 ROOF STRUCTURE, SHEATHING, and ATTIC ACCESS

Comments: Inspected

LI: There was very limited access to the structural components for inspection (due to finished walls and ceilings). No major defects were observed in accessible areas.

The structure of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed.

5. Heating System

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Heat Type: Warm air system (also referred to as "forced air system")	Heating Equipment Energy Source: Oil	Approximate Age of Heating System: 2 Years
Thimble present at vent connection to chimney: No	Insulation present on distribution system: Not present	Type of distribution system: Rigid metal ducting
Heat sources in habitable rooms: Present	Filter Type: Disposable	Filter Size: 16 x 25 x 1
Types of Fireplaces: (1) Conventional Wood burning stove installed in the fireplace	Solid fuel stoves: One Wood Burning	Flues for other appliances visible in fireplace Smoke Chamber: No access to determine
Fireplace Dampers operational: No		

Items

5.0 HEATING EQUIPMENT

Comments: Action Item

RR: There is no cut-off switch on the blower fan access door area. This switch should turn the furnace off if the door is opened to prevent improper air circulation or personal injury. Older furnace and air handler units are often missing this safety mechanism. It is recommended that a switch be installed. Consult an HVAC technician for repairs.

5.1 NORMAL OPERATING CONTROLS

Comments: Action Item

Energy Efficiency Upgrade: The thermostat is a manually controlled thermostat. Upgrade to a programmable thermostat is suggested. Consult the [National Grid website](#) for information regarding rebates for purchase of programmable thermostats (and many other energy programs and incentives). When replacing an older thermostat, keep in mind the thermostat may contain a mercury filled glass switch. Use caution with the unit and dispose of it properly (Consult local municipality regarding mercury disposal).

5.2 AUTOMATIC and MANUAL SAFETY CONTROLS

Comments: Inspected

5.3 DISTRIBUTION SYSTEMS (including fans, pumps, ducts and piping, supports, insulation, air filters, registers, radiators, fan coil units and convectors)

Comments: Action Item

(1) **MR:** Clean the supply and return ducts. Consult with a duct cleaning company for service.

MR: Replace the air filter. Use a high quality pleated air filter and change regularly as per filter manufacturers recommendations.

(2) **Energy Efficiency Upgrade:** There is no insulation on the supply ducting in the basement and the garage. This can make the heating system operate less efficiently than one with insulation on the supply ducting. Adding insulation is recommended.



5.3 Picture 1

5.4 CHIMNEYS, FLUES, VENTS, THIMBLES (for fireplaces or heat systems)

Comments: Action Item

FI, MR: The interiors of the flues are not visible for inspection. Further investigation of the interior of the flues is recommended to check for damage, blockage or other problems, and sweeping of the flues. Damage to interior of flues can sometimes result in the need for re-lining the flue. A chimney inspection and flue sweeping by a certified chimney sweep is recommended (CSIA Certified, www.csia.org). Additionally consult a chimney sweep for any repairs or modifications necessary to convert the fireplace flue that is venting the wood burning stove back to a traditional wood burning fireplace if desired.

5.5 FIREPLACE HEARTH(s)

Comments: Action Item

(1) **RR:** The form boards for the hearth extension are still in place under the fireplace chimney hearth extension in the basement. These form boards are meant to be removed after the hearth extension is built because they are a fire hazard in the case that embers fall through any cracks that may form in the hearth or hearth extension. Removal is recommended. Consult a chimney sweep for repairs.



5.5 Picture 1



5.5 Picture 2

(2) **RR, FI:** The hearth extension is not long enough to accommodate the wood burning fireplace. Adding a non combustible floor covering in front of the wood stove is recommended if you plan on keeping the stove in place in the home. Consult a chimney sweep to verify manufacturers specifications for clearances for this particular unit and to install/replace flooring as necessary for the hearth extension.

5.6 FIREPLACE DAMPER(s)

Comments: Action Item

RR: There is a wood stove currently installed in the fireplace. This stove may or may not be staying. Verify if staying or not. Also, there is a direct connection between the stove and the fireplace flue. The damper has been modified for use with the wood stove. The interior of the flue was not visible for inspection due to this condition, and the damper will require rebuilding or replacement if the stove is removed. Consult a chimney sweep for repairs to be able to burn wood normally in the fireplace if stove is removed.



5.6 Picture 1

5.7 SOLID FUEL STOVES, GAS/LP FIRELOGS and FIREPLACES, ELECTRIC FIREPLACES

Comments: Not Inspected

FI: There is a wood stove in the home. This unit was not tested. Service and cleaning is recommended.

Consult a chimney sweep/stove repair technician for service to unit. It is not known if this stove is staying in the home.

The heating and cooling system of this home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. The inspection is not meant to be technically exhaustive. The inspection does not involve removal and inspection behind service door or dismantling that would otherwise reveal something only a licensed heat contractor would discover.

6. Electrical System

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Electrical Service Conductors: Overhead service 120/240 Volt Aluminum No corrosion inhibitor paste on contacts	Main Disconnect: 100 AMP	Location of Main Disconnect and Panels: Main Disconnect is in Main Panel in Basement
Panel Type: Circuit breakers	Compatibility of Main Overcurrent device and Panels with aluminum wiring: Rated for use with Aluminum Wiring	Wiring Methods: Romex Conduit Type BX armored cable Older non-metallic sheathed wiring (NM)
Branch wiring material: Copper	Neutral and ground terminal bars bonded to panel in Main Panel: Yes	Dryer Power Source: 240V Electric 3 prong receptacle
Breakers in the off position: None		

Items

6.0 SERVICE ENTRANCE CONDUCTORS

Comments: Action Item

RR: There is no corrosion inhibitor paste on stranded aluminum wire contacts on the main service wire connection in the main panel. This is recommended, consult a licensed electrician for repair.

6.1 SERVICE and GROUNDING EQUIPMENT, MAIN OVERCURRENT DEVICE, MAIN and DISTRIBUTION PANELS

Comments: Action Item

(1) **RR:** There is no bonding jumper wire over the water meter. This wire connects from the street side to the house side of the meter and connects the grounding system to the house side of the plumbing system. This wire is recommended. Consult licensed electrician for repair.



6.1 Picture 1

(2) **FI:** There are mini-breakers in use in the subpanel in the unit. The panel schematic does not indicate that the panel is designed for use with mini-breakers. Further investigation by an electrician is recommended, with correction as necessary.



6.1 Picture 2

6.2 OPERATION of GFCI and/or AFCI BREAKERS (Ground Fault Circuit Interrupt, Arc Fault Circuit Interrupt)

Comments: Action Item

Safety upgrade: Adding AFCI breakers in the panel is suggested for the living area circuits. This provides added safety and is recommended. Consult an electrician for upgrade.

6.3 BRANCH CIRCUIT CONDUCTORS, OVERCURRENT DEVICES and COMPATIBILITY of their AMPERAGE and VOLTAGE

Comments: Action Item

(1) **RR:** There are three circuits installed on one breaker in the main panel. This is a safety hazard and should be corrected. Circuit breakers may only have a maximum of two wires attached to the lugs if allowed by the manufacturer, and most are only rated for use with one circuit. Consult an electrician for repairs.



6.3 Picture 1

(2) **RR:** There is some wire sheathing that is taped with electrical tape on the outside of the wire. The extent of any damage to the wire is not known. remove tape in this area and replace feed wire if necessary. Consult an electrician for repairs.

RR: The wiring for the appliances under the sink is unprotected romex wiring, and the junction box is floating loose in the cabinet. This is a safety hazard. Properly mount junction box and replace exposed romex wiring with flexible armored wiring. Consult an electrician for repairs.



6.3 Picture 2



6.3 Picture 3

6.4 CONNECTED DEVICES and FIXTURES

Comments: Inspected

6.5 EXTERIOR RECEPTACLES

Comments: Not Present

Electrical Upgrade: There are no exterior outlets on the home. Adding GFCI protected exterior outlets is suggested. Consult electrician for installation.

6.6 INTERIOR RECEPTACLES and WALL SWITCHES

Comments: Action Item

(1) **RR:** There are older two prong ungrounded receptacles in living room, dining room, and bedroom areas. Upgrade is recommended. Replacement with grounded wiring or replacement of aged two prong receptacles with GFCI receptacles is recommended. Upgrade to grounded circuits in rooms or areas where you intend to use appliances that require ground. Consult electrician for repairs.



6.6 Picture 1



6.6 Picture 2

(2) **RR:** There are few receptacles in the living spaces in this home. Installation of additional receptacles is recommended. Consult an electrician for repairs.

(3) **RR:** Upgrade unfinished basement and laundry area receptacles to GFCI is recommended. Consult electrician.



6.6 Picture 3

6.7 OTHER WIRING (Cable, telephone, security systems, other low voltage)

Comments: Not Inspected

RR: Doorbells did not work. Repair or replace. (Inspection and testing of low voltage wiring, alarm and

security systems, cable and telephone and any other specialized wiring systems is beyond the scope of the home inspection. Any comments regarding above mentioned items are reported to you as a convenience only. All low voltage and specialized wiring systems should be operated and checked by the appropriate specialist)

The electrical system of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. Receptacles and switches were not removed and the inspection was only visual. Any receptacles not accessible (behind the refrigerator for example) were not inspected.

7. Plumbing System

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Location of Main Water Shutoff: Basement, front of building	Plumbing Water Supply (into home): Copper	Plumbing Water Distribution (inside home): Copper
Plumbing Waste Piping: Cast iron	Location of Main Fuel Shutoff: Main oil shutoff is on the oil tank in the basement	Water Heater Power Source: Electric
Water Heater Capacity: 55 Gallons	Approximate Age of Water Heater: 2 Years	Hot water temperature observed: 114 Degrees F
Thimble for water heater vent connection to chimney: N/A	Temp/Pressure Relief Valve and Vacuum Breaker present on Water Heater: Yes	Sump Pump: Not Present
Dehumidifier: Present, in use In the basement	Visible leaks observed on plumbing components/system: No	Abandoned above ground oil tank observed on property: No
Evidence of possible underground oil storage tanks observed: No		

Items

7.0 PLUMBING DRAIN, WASTE and VENT SYSTEMS

Comments: Action Item

- (1) **FR:** The main waste piping is aged cast iron. This piping is at or very close to its average life expectancy. It is not possible to predict the remaining life of this piping. You should expect that you may have to make repairs or replacements in the near future. Monitor for deterioration and/or leakage and repair as necessary.
- (2) **RR:** The basement utility area for laundry is set up so that a washer will need to drain into the laundry sink. This is not recommended. It is recommended that a dedicated, properly plumbed standpipe be installed for washer drainage.



7.0 Picture 1

7.1 PLUMBING WATER SUPPLY, DISTRIBUTION SYSTEMS, and FIXTURES

Comments: Inspected

7.2 HOT WATER SYSTEMS, CONTROLS, CHIMNEYS, FLUES and VENTS

Comments: Inspected

7.3 EXTERIOR WATER FAUCETS

Comments: Inspected

7.4 SUMP PUMP

Comments: Not Present

7.5 FUEL STORAGE and DISTRIBUTION SYSTEMS (Interior fuel storage, piping, venting, supports, leaks)

Comments: Action Item

FR, FI: The oil tank is aged and has reached its average life expectancy. This unit is fully depreciated. Regularly monitor the tank and piping for leakage. It is not possible to determine the remaining lifespan of the unit. Expect to replace this oil storage tank at any time in the near future. There is a program that Oil tank service providers participate in called "TankSure". The TankSure program trains oil service technicians to

measure the thickness of the steel in the oil tank by using ultrasound technology. Due to the age of this tank, it is recommended that you have the tank evaluated and replaced as needed.

The plumbing in the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. The washing machine drain line, for example, cannot be checked for leaks or the ability to handle the volume during drain cycle. Older homes with galvanized supply lines or cast iron drain lines can be obstructed and barely working during an inspection and then fail under heavy use. If the water is turned off or not used for periods of time (such as a vacant home waiting for closing) rust or deposits within the pipes can further clog the piping system.

8. Insulation and Ventilation

Materials Present & Methods of Observation

Attic Insulation:

Fiberglass
Unknown if attic above top floor ceiling is insulated

Roof Ventilation:

Gable vents
Ridge vent

Clothes Dryer Vent Material:

Foil covered flexible line

Items

8.0 INSULATION under FLOOR SYSTEM

Comments: Action Item, Not Present

Energy Efficiency Upgrade: The floor system under the first floor is not insulated. Heat loss can occur more on this home than one that is properly insulated. Adding insulation under the floor system is suggested. The insulation should have a vapor barrier that is oriented towards the living space. **NOTE: If you plan on adding insulation to the floor system, ensure that you insulate supply piping and any other plumbing that is close to foundation outer walls, windows, and doors.**

8.1 VENTILATION of FOUNDATION AREA (crawlspce or basement)

Comments: Inspected

8.2 CLOTHES DRYER VENTING

Comments: Action Item

RR: Most dryer manufacturers recommend use of metal dryer vent piping to vent the dryer. Replacement of the dryer vent piping with metal vent piping is recommended.

8.3 ROOF VENTILATION

Comments: Inspected

RR: There is minimal roof ventilation. Ventilation that allows maximum continuous air movement along the roof framing is recommended to help prevent moisture problems in the attic and keep the roofing colder in the winter and summer months. It is recommended the ventilation be increased if any signs of ice damming are occurring. This would also increase the life expectancy of the roofing. Consult a roofing contractor for repairs.

8.4 ATTIC INSULATION

Comments: Inspected

LI: There was limited access to the attic structural areas, inspection of attic spaces for insulation was limited. Further investigation is suggested. This will require more invasive analysis (such as putting a hole in the ceiling in the closet to be able to look up into the attic and verify type of insulation present and amount of insulation present. Install if missing in areas that were not accessible.

8.5 WALL INSULATION

Comments: Not Inspected

LI, FI: Not inspected. We do not inspect inside exterior walls for insulation, or presence of insulation. It is unknown if insulation is present in walls. Installation of insulation in exterior wall cavities is recommended if not present.

9. Kitchen

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Receptacle(s) GFCI protected:

Yes

Range Hood:

Recirculating

Refrigerator:

Unknown if Refrigerator is staying in the home

Dishwasher:

Attached to Cabinet or Counter

Range/Oven:

Electric Supply (240V circuit)

Disposer:

Wired with Romex wiring

Built in Microwave:

Installed above range

Items

9.0 PLUMBING DRAINS / VENT SYSTEMS

Comments: Inspected

9.1 PLUMBING WATER SUPPLY FAUCETS and FIXTURES

Comments: Inspected

9.2 KITCHEN RECEPTACLES and WALL SWITCHES

Comments: Inspected

9.3 COUNTERTOPS and CABINETS

Comments: Action Item

MR: Fill and seal holes around pipes under sink.

MR: Secure and adjust loose hinges on cabinet doors.



9.3 Picture 1

9.4 DISHWASHER

Comments: Inspected

9.5 RANGES/OVENS/COOKTOPS

Comments: Inspected

9.6 RANGE HOOD

Comments: Action Item

RR: The range hood is venting into the wall or cabinet. There was no exhaust vent hood observed that vents this range hood. Correction is recommended. Range hood should be used as a recirculating hood or vented directly to the exterior.

9.7 FOOD WASTE DISPOSER

Comments: Inspected

9.8 MICROWAVE COOKING EQUIPMENT

Comments: Inspected

LI: Function of microwave was not tested. It is beyond the scope of this inspection to "cook" something to determine if the unit is working or to measure for radiation "leaks" in the unit.

The built-in appliances of the home were inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed.

10(A). Downstairs Bath

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Bath Receptacle(s) GFCI protected:

Yes

Bath Exhaust Fan(s) Present:

No

Items

10.0.A FIXTURES, SUPPLY, and DRAINAGE

Comments: Action Item

(1) **RR:** Replacement of older hot and cold isolated shower/tub control valves with antiscald valve conversion kit is recommended. Consult plumber for repair/upgrade.



10.0.A Picture 1

(2) **RR:** The shower/tub control valve leaks when on. This condition can cause damage to the wall and should be repaired. Consult a plumber for repairs. Keep in mind that there may be additional damage behind the wall in this area.

10.1.A CEILINGS, WALLS, and FLOOR

Comments: Action Item

RR: There was a hollow sound in places on the wall in the shower and the wall feels soft in places. There may be additional damage, mold, rot or deterioration to the framing and wall board behind the tile in this area. Repair is recommended. Keep in mind that if the damage is too extensive, then retiling the wall may be necessary. This is often the case when there is old deteriorated wallboard or plaster behind tile.



10.1.A Picture 1

10.2.A BATH RECEPTACLES and SWITCHES

Comments: Inspected

10.3.A BATH EXHAUST VENTILATION

Comments: Action Item

RR: There is no exhaust fan in this bathroom; this condition can promote mildew and mold growth in the bathroom. Installation of fan vented directly to the exterior is recommended. Consult electrician.

10(B). Upstairs Hall Bath

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Bath Receptacle(s) GFCI protected:
Yes

Bath Exhaust Fan(s) Present:
Yes

Items

10.0.B FIXTURES, SUPPLY, and DRAINAGE

Comments: Action Item

(1) **RR:** The toilet is loose in the floor. Repairs may involve re-setting the toilet on a new wax seal or repairs to the flange. Consult a plumber for repairs.



10.0.B Picture 1

(2) **RR:** The tub stopper valve did not operate. Repair recommended. Consult plumber.

(3) **RR:** The sink stopper did not operate properly when tested. Repair/adjust.



10.0.B Picture 2

10.1.B CEILINGS, WALLS, and FLOOR

Comments: Action Item

RR: Scrape and reseal caulking between tub and walls, and caulk the joint between the tub spigot and the wall.



10.1.B Picture 1



10.1.B Picture 2

10.2.B BATH RECEPTACLES and SWITCHES

Comments: Inspected

10.3.B BATH EXHAUST VENTILATION

Comments: Action Item

RR: The bath exhaust vent fan outflow hood is blocked by a bees nest. This prevents the flap from opening and is a safety hazard. It is recommended that the bees nest be removed. It is not known whether or not this nest is active. No bees were observed in this nest or in the area of the nest (The nest may still be active, though). Consult a pest control operator for removal of the nest.



10.3.B Picture 1

11. Interior Rooms

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Ceiling Materials:

Sheetrock
Plaster

Wall Material:

Sheetrock
Plaster
Wallpaper

Floor Covering(s):

Wood
Carpet
Engineered flooring
Vinyl Tile

Items

11.0 CEILINGS

Comments: Inspected

11.1 WALLS

Comments: Action Item

RR: There is no baseboard in the upstairs right side bedroom along the joint between the floor and wall. Adding a baseboard is suggested.

11.2 FLOOR COVERINGS

Comments: Action Item

RR: There is surface damage, wear and cupping to wood floors in the home. Refinishing the floors is recommended.



11.2 Picture 1

11.3 STEPS, STAIRWAYS, BALCONIES and RAILINGS

Comments: Action Item

RR: It is recommended that you add vertical balusters to the stairs to the basement on the open side of the stairs, and secure the basement handrail. Consult a contractor for installation.



11.3 Picture 1

11.4 DOORS

Comments: Action Item

RR: There are older doors and door hardware throughout the building. Some latches do not line up and require adjustment. Some hardware is loose and requires repair or replacement. Consult a carpenter to repair and adjust doors in the home to operate properly.



11.4 Picture 1

11.5 WINDOWS

Comments: Action Item

RR: The top sash on the left side second floor window has a thermal seal failure. This condition is evident due to condensation and staining between the panes of glass. This condition causes the window to become fogged. This sash should be reglazed or replaced.



11.5 Picture 1

The interior of the home was inspected and reported on with the above information. While the inspector makes every effort to find all areas of concern, some areas can go unnoticed. The inspection did not involve moving furniture and inspecting behind furniture, area rugs or any other areas obstructed from view.

12. Attached Garage

Please see the embedded Standards of Practice and Definitions (MA 266 CMR) at the end of this report for the complete description of the scope of the inspection of this system.

Materials Present & Methods of Observation

Garage Door Type: One automatic	Access to garage areas: Cluttered condition Large amount of items prevented access to several areas of the garage	Sensors in place for garage door opener: Yes Improperly installed
Garage Door Material: Wood		

Items

12.0 CEILINGS

Comments: Action Item

MR: There is a small hole in the ceiling in the garage above the door on the right side (right front corner). Fill and seal with a fire rated caulking.



12.0 Picture 1

12.1 WALLS

Comments: Inspected

12.2 OCCUPANT DOOR to INSIDE HOME or to EXTERIOR

Comments: Action Item

RR: The door to the home from the garage does not have a closer or self closing hinge. Installation of a door closing mechanism is recommended. Consult contractor for installation.

12.3 DOOR(S)

Comments: Inspected

12.4 DOOR OPERATORS

Comments: Action Item

(1) **RR:** The opener has electronic sensors located higher than six inches off floor which may not be installed according to manufacturers specification. Most door manufacturers state that sensors should be mounted 6 inches or lower from the floor. This is unsafe and needs correcting.



12.4 Picture 1

(2) **IN:** The garage door opener is adjusted so that the door did reverse when met with resistance when tested. This feature should be tested periodically (at least on an annual basis) to ensure continued proper

operation of the door safety mechanism.

IN: The sensors are in place for the garage door and did reverse the door when tested. This feature should be tested periodically (at least on an annual basis) to ensure continued proper operation of the door safety mechanism.

12.5 FLOOR, FOUNDATION, and STRUCTURE

Comments: Action Item

See comment 4.0 regarding crack on the right side wall in the garage.

12.6 RECEPTACLES and WALL SWITCHES

Comments: Action Item

(1) **RR:** Upgrade receptacle to GFCI is recommended. Add additional GFCI protected receptacles as desired. Consult electrician for repair.

(2) **RR:** The garage door opener should have a dedicated three prong grounded receptacle installed next to the opener unit so that no extension cord is necessary. Consult electrician for repairs.

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Principal Repair and Safety Concerns



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The following comments indicate that these systems or components do not function as intended, adversely affect the habitability of the dwelling, repair or replacement is recommended, and/or this item is a safety concern. These items also may warrant further investigation by a specialist or require subsequent observation. This section does not contain recommendations for routine upkeep of a system or component to keep it in proper functioning condition or recommendations to upgrade or enhance the function or efficiency of the home. **This section is not the entire report. The complete report includes additional information of concern to the client. It is recommended that you (the client) read the entire report.**

1. General Property Concerns

1.0 Property Concerns

(2) **FI:** This is an older home built before 1978 (Lead use in paint was banned in 1978). Older homes such as this may have paint on surfaces on the interior and exterior that can contain lead. Lead is a health hazard if ingested. Testing for lead is beyond the scope of this inspection. It is recommended that you test the home for lead and follow the EPA guidelines for home repair and maintenance if paint contains lead, as well as any applicable laws. See: <http://www.epa.gov/iaq/lead.html>

(3) **Older building materials and construction methods:** This is an older home, and there may be older building materials or building methods that are outdated, obsolete, potentially unsafe, or do not meet modern standards for proper construction methods. ***We make every attempt to identify and communicate these to you when they are observed in accessible areas. Areas that are concealed may contain such materials and/or construction methods not identified in the report (because they are not observable). You should use caution and safe practices when working on or renovating the home, and make improvements as necessary should any suspect materials or construction methods be discovered in the process.***

(5) **Client not present:** Client was not present at the inspection. Please feel free to contact us with any questions you may have.

3. Exterior

3.0 VEGETATION, GRADING, SITE DRAINAGE, DRIVEWAYS, PATIO FLOOR, WALKWAYS and RETAINING WALLS

(2) **RR:** There are areas on the left rear corner and next to the front stairs of the home that are level or do not slope away from the building. Improvements to the grading to slope away from the building are recommended. Add a clay type soil surrounding the structure wherever possible on the perimeter up to 2 ft away from the foundation to help prevent moisture infiltration into the foundation.

(4) **RR:** The retaining wall on the side of the driveway has no guardrails in place. This condition is a safety hazard because someone could fall from this area into the driveway. Installation of guardrails is recommended in these areas.

3.3 EXPOSED FOUNDATION

RR: There is a crack on the exterior of the foundation on the right side of the home. This condition can cause moisture or insect infiltration and may worsen over time. This crack should be sealed on the exterior and interior. Consult a foundation crack repair specialist or mason for repairs.

3.4 WALL CLADDING/SIDING, FLASHING, TRIM and CORNERBOARDS

(2) **RR:** There is a gap in the siding at the bottom edge on the left side of the home next to the chimney. Sealing this hole is recommended.

3.6 DECKS, BALCONIES, STOOPS, STEPS, AREAWAYS, PORCHES, and RAILINGS

(1) **RR:** The handrail in place on the right side stairs has no baluster system. This condition can allow children to fall through the sides of the stairs. Replacement of the railings on the stairs with railings that have vertical balusters is recommended. Consult a contractor for repairs.

RR: The railings on the right side stair platform/deck do not have proper balusters. The guardrail and railing is constructed of horizontal components. This creates a ladder effect. Children can climb up the railing and fall. It is recommended that the railing be repaired or replaced with proper vertical balusters. The space between each baluster should be such that a sphere 4 inches in diameter cannot fit through.

RR: There is a space between the stairs to the right side entry and the foundation wall/siding on the home. This is a falling hazard. It is recommended that you install a handrail on this side of the stairs or replace stairs with stairs that are built to run up against the home.

RR: There are no joist hangers for the joists under the deck. Joist hangers are recommended to provide additional support for the decking. Without these, the joists may become loose and could fail. Installation of hangers is recommended.

(2) **RR:** The spacing of the balusters for the front stair and path guardrail and handrail is too far apart. This may allow a child to climb or fall through, or get their head stuck in the guardrail. Ideal spacing is such that a sphere 4 inches in diameter cannot fit through any gaps in the railing components. This condition should be corrected. Consult a contractor for repairs.

(3) **RR:** There is loose mortar on the slates in the front path. Repair is recommended. Consult a landscaping contractor or mason for repairs.

(4) **RR:** There are no handrails on the right side exterior steps. This condition can be a falling hazard. Installation of handrails is recommended.

(5) **RR:** The front steps to the street have some open mortar joints, and the rear yard stairs have open tops to the treads, which are made of masonry block. This condition can lead to further moisture damage, and is also a safety hazard because the stair treads are not smooth and even. Repairs are recommended. Pointing is recommended to the front steps, and addition of treads on the rear steps is recommended. Consult a mason for repairs.

(6) **RR:** Scrape and repaint flaking paint on the right side deck.

4. Structural System

4.0 FOUNDATIONS, BASEMENTS and CRAWLSPACES (Including signs of abnormal or harmful water penetration into the building or condensation on building components.)

4. Structural System

(1) **RR:** There is a vertical crack in the concrete on the right side of the foundation (in the garage area of the home). This type of crack is typical for a home of this type and age. The crack should be sealed to prevent moisture and insect infiltration. Consult a foundation crack specialist for repairs. Foundation cracks should also be monitored for further movement or opening. If any changes are noted, a licensed engineer should be consulted for further investigation.

(2) **RR:** Signs of moisture infiltration were observed in the basement. See comments regarding grading, drainage, gutter and downspouts. Add dehumidification to the basement to maintain a low relative humidity in the basement areas.

(3) **RR:** There is a white powdery substance on the foundation wall on the front in the garage. This is called efflorescence, and indicates moisture is in contact with the masonry. This does not necessarily indicate that water intrusion will occur. It is recommended that the gutters and the downspout drain lines be regularly checked for proper operation. A moisture blocking foundation paint could be applied to the interior side of the foundation if necessary. Efflorescence is found on many homes without water intrusion occurring inside the home. However it should alert you to the possibility that future steps may be needed.

5. Heating System

5.0 HEATING EQUIPMENT

RR: There is no cut-off switch on the blower fan access door area. This switch should turn the furnace off if the door is opened to prevent improper air circulation or personal injury. Older furnace and air handler units are often missing this safety mechanism. It is recommended that a switch be installed. Consult an HVAC technician for repairs.

5.4 CHIMNEYS, FLUES, VENTS, THIMBLES (for fireplaces or heat systems)

FI, MR: The interiors of the flues are not visible for inspection. Further investigation of the interior of the flues is recommended to check for damage, blockage or other problems, and sweeping of the flues. Damage to interior of flues can sometimes result in the need for re-lining the flue. A chimney inspection and flue sweeping by a certified chimney sweep is recommended (CSIA Certified, www.csia.org). Additionally consult a chimney sweep for any repairs or modifications necessary to convert the fireplace flue that is venting the wood burning stove back to a traditional wood burning fireplace if desired.

5.5 FIREPLACE HEARTH(s)

(1) **RR:** The form boards for the hearth extension are still in place under the fireplace chimney hearth extension in the basement. These form boards are meant to be removed after the hearth extension is built because they are a fire hazard in the case that embers fall through any cracks that may form in the hearth or hearth extension. Removal is recommended. Consult a chimney sweep for repairs.

(2) **RR, FI:** The hearth extension is not long enough to accommodate the wood burning fireplace. Adding a non combustible floor covering in front of the wood stove is recommended if you plan on keeping the stove in place in the home. Consult a chimney sweep to verify manufacturers specifications for clearances for this particular unit and to install/replace flooring as necessary for the hearth extension.

5.6 FIREPLACE DAMPER(s)

RR: There is a wood stove currently installed in the fireplace. This stove may or may not be staying. Verify if staying or not. Also, there is a direct connection between the stove and the fireplace flue. The damper has been modified for use with the wood stove. The interior of the flue was not visible for inspection due to this condition, and the damper will require rebuilding or replacement if the stove is removed. Consult a chimney sweep for repairs to be able to burn wood normally in the fireplace if stove is removed.

5.7 SOLID FUEL STOVES, GAS/LP FIRELOGS and FIREPLACES, ELECTRIC FIREPLACES

FI: There is a wood stove in the home. This unit was not tested. Service and cleaning is recommended. Consult a chimney sweep/stove repair technician for service to unit. It is not known if this stove is staying in the home.

6. Electrical System

6.0 SERVICE ENTRANCE CONDUCTORS

RR: There is no corrosion inhibitor paste on stranded aluminum wire contacts on the main service wire connection in the main panel. This is recommended, consult a licensed electrician for repair.

6.1 SERVICE and GROUNDING EQUIPMENT, MAIN OVERCURRENT DEVICE, MAIN and DISTRIBUTION PANELS

(1) **RR:** There is no bonding jumper wire over the water meter. This wire connects from the street side to the house side of the meter and connects the grounding system to the house side of the plumbing system. This wire is recommended. Consult licensed electrician for repair.

(2) **FI:** There are mini-breakers in use in the subpanel in the unit. The panel schematic does not indicate that the panel is designed for use with mini-breakers. Further investigation by an electrician is recommended, with correction as necessary.

6.3 BRANCH CIRCUIT CONDUCTORS, OVERCURRENT DEVICES and COMPATIBILITY of their AMPERAGE and VOLTAGE

(1) **RR:** There are three circuits installed on one breaker in the main panel. This is a safety hazard and should be corrected. Circuit breakers may only have a maximum of two wires attached to the lugs if allowed by the manufacturer, and most are only rated for use with one circuit. Consult an electrician for repairs.

(2) **RR:** There is some wire sheathing that is taped with electrical tape on the outside of the wire. The extent of any damage to the wire is not known. remove tape in this area and replace feed wire if necessary. Consult an electrician for repairs.

RR: The wiring for the appliances under the sink is unprotected romex wiring, and the junction box is floating loose in the cabinet. This is a safety hazard. Properly mount junction box and replace exposed romex wiring with flexible armored wiring. Consult an electrician for repairs.

6.6 INTERIOR RECEPTACLES and WALL SWITCHES

(1) **RR:** There are older two prong ungrounded receptacles in living room, dining room, and bedroom areas. Upgrade is recommended. Replacement with grounded wiring or replacement of aged two prong receptacles with GFCI receptacles is recommended. Upgrade to grounded circuits in rooms or areas where you intend to use appliances that require ground. Consult electrician for repairs.

(2) **RR:** There are few receptacles in the living spaces in this home. Installation of additional receptacles is recommended. Consult an electrician for repairs.

(3) **RR:** Upgrade unfinished basement and laundry area receptacles to GFCI is recommended. Consult electrician.

7. Plumbing System

7.0 PLUMBING DRAIN, WASTE and VENT SYSTEMS

(1) **FR:** The main waste piping is aged cast iron. This piping is at or very close to its average life expectancy. It is not possible to predict the remaining life of this piping. You should expect that you may have to make repairs or replacements in the near future. Monitor for deterioration and/or leakage and repair as necessary.

(2) **RR:** The basement utility area for laundry is set up so that a washer will need to drain into the laundry sink. This is not recommended. It is recommended that a dedicated, properly plumbed standpipe be installed for washer drainage.

7.5 FUEL STORAGE and DISTRIBUTION SYSTEMS (Interior fuel storage, piping, venting, supports, leaks)

FR, FI: The oil tank is aged and has reached its average life expectancy This unit is fully depreciated. Regularly monitor the tank and piping for leakage. It is not possible to determine the remaining lifespan of the unit. Expect to replace this oil storage tank at any time in the near future. There is a program that Oil tank service providers participate in called "TankSure" The TankSure program trains oil service technicians to measure the thickness of the steel in the oil tank by using ultrasound technology. Due to the age of this tank, it is recommended that you have the tank evaluated and replaced as needed.

8. Insulation and Ventilation

8.2 CLOTHES DRYER VENTING

RR: Most dryer manufacturers recommend use of metal dryer vent piping to vent the dryer. Replacement of the dryer vent piping with metal vent piping is recommended.

8.3 ROOF VENTILATION

RR: There is minimal roof ventilation. Ventilation that allows maximum continuous air movement along the roof framing is recommended to help prevent moisture problems in the attic and keep the roofing colder in the winter and summer months. It is recommended the ventilation be increased if any signs of ice damming are occurring. This would also increase the life expectancy of the roofing. Consult a roofing contractor for repairs.

8.4 ATTIC INSULATION

LI: There was limited access to the attic structural areas, inspection of attic spaces for insulation was limited. Further investigation is suggested. This will require more invasive analysis (such as putting a hole in the ceiling in the closet to be able to look up into the attic and verify type of insulation present and amount of insulation present. Install if missing in areas that were not accessible.

9. Kitchen

9.6 RANGE HOOD

RR: The range hood is venting into the wall or cabinet. There was no exhaust vent hood observed that vents this range hood. Correction is recommended. Range hood should be used as a recirculating hood or vented directly to the exterior.

10(A). Downstairs Bath

10.0.A FIXTURES, SUPPLY, and DRAINAGE

(2) **RR:** The shower/tub control valve leaks when on. This condition can cause damage to the wall and should be repaired. Consult a plumber for repairs. Keep in mind that there may be additional damage behind the wall in this area.

10.1.A CEILINGS, WALLS, and FLOOR

RR: There was a hollow sound in places on the wall in the shower and the wall feels soft in places. There may be additional damage, mold, rot or deterioration to the framing and wall board behind the tile in this area. Repair is recommended. Keep in mind that if the damage is too extensive, then retiling the wall may be necessary. This is often the case when there is old deteriorated wallboard or plaster behind tile.

10.3.A BATH EXHAUST VENTILATION

RR: There is no exhaust fan in this bathroom; this condition can promote mildew and mold growth in the bathroom. Installation of fan vented directly to the exterior is recommended. Consult electrician.

10(B). Upstairs Hall Bath

10.0.B FIXTURES, SUPPLY, and DRAINAGE

(1) **RR:** The toilet is loose in the floor. Repairs may involve re-setting the toilet on a new wax seal or repairs to the flange. Consult a plumber for repairs.

(2) **RR:** The tub stopper valve did not operate. Repair recommended. Consult plumber.

(3) **RR:** The sink stopper did not operate properly when tested. Repair/adjust.

10.3.B BATH EXHAUST VENTILATION

RR: The bath exhaust vent fan outflow hood is blocked by a bees nest. This prevents the flap from

10(B). Upstairs Hall Bath

opening and is a safety hazard. It is recommended that the bees nest be removed. It is not known whether or not this nest is active. No bees were observed in this nest or in the area of the nest (The nest may still be active, though). Consult a pest control operator for removal of the nest.

11. Interior Rooms

11.5 WINDOWS

RR: The top sash on the left side second floor window has a thermal seal failure. This condition is evident due to condensation and staining between the panes of glass. This condition causes the window to become fogged. This sash should be reglazed or replaced.

12. Attached Garage

12.0 CEILINGS

MR: There is a small hole in the ceiling in the garage above the door on the right side (right front corner). Fill and seal with a fire rated caulking.

12.2 OCCUPANT DOOR to INSIDE HOME or to EXTERIOR

RR: The door to the home from the garage does not have a closer or self closing hinge. Installation of a door closing mechanism is recommended. Consult contractor for installation.

12.4 DOOR OPERATORS

(1) **RR:** The opener has electronic sensors located higher than six inches off floor which may not be installed according to manufacturers specification. Most door manufacturers state that sensors should be mounted 6 inches or lower from the floor. This is unsafe and needs correcting.

12.6 RECEPTACLES and WALL SWITCHES

(1) **RR:** Upgrade receptacle to GFCI is recommended. Add additional GFCI protected receptacles as desired. Consult electrician for repair.

(2) **RR:** The garage door opener should have a dedicated three prong grounded receptacle installed next to the opener unit so that no extension cord is necessary. Consult electrician for repairs.



MORGAN K. COHEN
HOME INSPECTION LLC

INVOICE

Morgan K. Cohen Home Inspection LLC
20 Brattle PI
Arlington, MA 02474-2909
888-652-4677
Inspected By: Morgan Cohen

Inspection Date: 9/3/2010
Report ID: 1999999

Customer Info:	Inspection Property:
Joe Sample	20 Elm St. Arlington MA
Customer's Real Estate Professional:	

Inspection Fee:

Service	Price	Amount	Sub-Total
Single Family Home, c.1952, 1344 Sq. Ft.	485.00	1	485.00
Radon Testing, Radon in Air, Continuous Radon Monitor	175.00	1	175.00

Tax \$0.00

Total Fee \$660.00

Payment Method: Credit Card
Payment Status: Paid At Time Of Inspection
Note:



MORGAN K. COHEN
HOME INSPECTION LLC

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**20 Brattle Pl
Arlington, MA 02474-2909
888-652-4677**

Report Attachments

ATTENTION: This inspection report is incomplete without reading the information included herein at these links/attachments.

Note: If you received a printed version of this page and did not receive a copy of the report through the internet please contact your inspector for a printed copy of any applicable attachments.

[The Benefits of Having an Energy audit](#)

MORGAN K COHEN HOME INSPECTION LLC

Property Questionnaire:

Date: _____

Seller or Seller's representative: _____

Property Address: _____

Date of Home Inspection: _____

To the best of your knowledge as the Seller and/or Seller's Representative:

1. 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.
2. Has a sump pump ever been installed or used in the basement or under floor crawl space?
3. Do you use any type of dehumidification in any part of the dwelling?
4. Are you aware of any mold and/or air quality issues in the dwelling?
5. Is the dwelling on a private sewage system?
 - a. If the waste system is private, has a Title V inspection been completed?
 - b. If so, is the completed Title V report available for review?
6. Has the dwelling ever been inspected and/or treated for insect infestation?
 - a. If so, when?
 - b. What were the chemical used?
7. Has the dwelling ever been tested for radon gas and/or lead paint?
 - a. If so, when?
 - b. What were the results?
8. Has the dwelling ever been inspected by an inspector?
 - a. If so, when?
 - b. Were any problems noted?
 - c. Is a copy of the inspection report available?
9. Are the Seller and/or the Seller's Representative aware of any structural, mechanical, electrical, or other material defects that may exist on the property?
10. Has there ever been a fire in the dwelling?
 - a. If so, when?
 - b. What areas were involved?
 - c. What chemical cleaners, if any, were used for cleanup?
11. Has there ever been a hazardous waste spill on the property?
12. Is there an underground storage tank on the property?

266 CMR 6.00: Standards of Practice
By the Division of Professional Licensure

- * 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
- * 6.08: Required Distribution of Energy Audit Documents

6.01: Access

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 may not be Readily Observable through inspection. The Inspector shall have been deemed to satisfy this requirement by embedding and/or attaching the questions listed in 266 CMR 6.03(4)(a) through (k) to the Report.

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 Report 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-clad aluminum, aluminum, other).

3. The type of Interior Wiring (Armored Cable, Conduit, Tubing, Nonmetallic Cable, Knob and Tube, Flat 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. Undedicated 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)1. 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 HVAC 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 266 CMR 6.00.
- (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 266 CMR 6.06 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.

6.08: Required Distribution of Energy Audit Documents

- (1) Purpose and Scope. The purpose of 266 CMR 6.08 is to promote the informed use of energy audits by providing a document, outlining the procedures and benefits of a home energy audit, to buyers of residential dwellings at or before the time of closing.
- (2) Requirement. Home Inspectors shall 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 five dwelling units, or a condominium unit in a structure with less than five dwelling units.
- (3) Distribution of Document -Availability, Timing, and Format. The Board shall make a copy of the document to be distributed available on its website. The document must be provided to the buyer of the real estate at or before closing.
- (4) Prohibition of Additional Fees. No additional fees shall be imposed upon or collected from the buyer or seller of the real estate in connection with the provision of such document.

REGULATORY AUTHORITY

266 CMR 6.00: M.G.L. c. 13, § 96 and c. 112, §§ 221 through 226.

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266 CMR 2.00: Definitions

By the Division of Professional Licensure

2.01: Definitions

As used in 266 CMR 2.00 through 11.00, the following definitions shall apply:

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 112, § 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.

Attic Space. The unfinished space between the ceiling joists of the top story and the roof rafters.

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).

Architectural Study. A study requiring Architectural Services.

Basement/Cellar. That portion of a Dwelling that is partly or completely below grade.

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 YY^{1/2}, 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).

Division. The Division of Professional Licensure.

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.

Provider. A person approved by the Board to offer continuing education credits.

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

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

Engineering Study. A study requiring Engineering Services.

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, §§ 10C and 10H, 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.

Home Inspector. A person licensed pursuant to M.G.L. c. 112, § 222.

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

Identify. To name.

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.

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

Inspect/Inspected. To Observe the Readily Accessible systems or components as required

by 266 CMR 6.04 et seq.

Inspector. A person licensed under M.G.L. c. 112, § 222 or 223.

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.

Note. Record in the Report.

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

Observe. The act of making a visual examination.

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

On-site Water Supply Quantity. The volume of water available measured over a period of time.

Operate. To cause systems or equipment to function.

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

Plumbing Services. As defined in M.G.L. c. 142 and 248 CMR 2.04 (plumber license required)

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 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.

Residential Building. A structure consisting of one to four dwelling units under one roof.

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 Glazing. Tempered glass, laminated glass, or rigid plastic.

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).

Sufficient Lighting. Fully lighted with a minimum of 50-lumens in all areas to be inspected.

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.

REGULATORY AUTHORITY

266 CMR 2.00: M.G.L. c. 13, § 96 and M.G.L. c. 112, §§ 221 through 226.

Morgan K. Cohen Home Inspection LLC Property Inspection Agreement

1. General; Fees. This is an agreement between _____ (the "Client") and Morgan K. Cohen Home Inspection LLC ("MKC"). The Client requests that MKC conduct a property inspection of the premises located at _____ (the "Property Inspection") and prepare a property inspection report in connection with the Property Inspection (the "Property Inspection Report"). The Property Inspection shall take place on the _____, 2008, and the Client requests that the Property Inspection Report be prepared within 48 hours of the time of the Property Inspection. The Client warrants that permission has been obtained from the owner of the premises to be inspected. The client agrees to pay at the time of the inspection a fee of \$_____ to MKC covering the Property Inspection and preparation of the Property Inspection Report. Should the client fail to timely pay the agreed upon fees in full, MKC may withhold the Property Inspection Report.

2. Standards of Practice; Scope of Inspection. The Property Inspection will be performed, and the Property Inspection Report will be prepared, in accordance with the Massachusetts Standards of Practice located at MA 266 CMR 1.00 - 11.00, which are incorporated herein by reference and hereby made a part hereof (the "Standards"). All terms used herein and not otherwise defined shall have the meaning set forth in the Standards. The Standards can be found at: <http://www.mass.gov/dpl/boards/hi/cmr/26606.htm>. The website where the Standards can be found will also be provided in the Property Inspection Report, and a hard copy of the Standards will be provided to the client upon request. The Property Inspection is meant to provide the client with a better understanding of the condition of certain readily accessible installed systems and components of the property at the time of the Property Inspection. The Client understands that the Property Inspection and Property Inspection Report are based on the visual observations of the inspector of readily accessible areas and does not include or report on inaccessible areas. In the event that the inspector recommends that the Client consult with a pest control contractor or other specialized expert(s), the Client must do so at their own expense, assume all risks associated with a failure to contact said pest control contractor or other specialized expert(s), and the inspector and MKC shall not be responsible for the work or recommendations of said pest control contractor or other specialized expert(s). This Property Inspection Report is not intended to be an inducement to encourage or discourage the purchase or sale of the property and the conclusions and recommendations of the inspector are only those contained in the Property Inspection Report, not any oral remarks that may be made by the inspector during the Property Inspection.

3. Exclusions. Please carefully read the exclusions set forth in the Standards, because the Standards contain important information regarding exclusions from the Property Inspection and Property Inspection Report.

4. Warranties. There is no express or implied warranty of any kind regarding the condition of the property or any of the items or systems contained therein, or as to the future performance or expected lifespan of any of the items or systems contained therein, whether or not mentioned in the Property Inspection Report. This is a limited inspection only, and this Agreement, the Property Inspection and the Property Inspection Report do not constitute a general warranty, an insurance policy, a certification or a guarantee of any kind. Should the Client discover unfavorable conditions that the Client suspects had been overlooked or not reported on at the time of the Property Inspection, the Client agrees to notify MKC within thirty (30) days of said discovery and allow MKC access to the property to inspect said conditions.

5. Confidentiality. This Property Inspection is being performed, and the Property Inspection

Report is being prepared, for the Client's sole, confidential and exclusive benefit and use, and may not be transferred or assigned to any third party. If the Client directly or indirectly allows or causes the Property Inspection Report or any portion thereof to be disclosed or distributed to any third party, the Client agrees to indemnify and hold the inspector and MKC harmless from any and all losses, liabilities and related costs and expenses, including reasonable attorneys' fees, arising out of claims or actions based on the Property Inspection and/or the Property Inspection Report brought by a third party or third parties.

6. Arbitration. Any dispute concerning this Agreement or arising from the Property Inspection or the Property Inspection Report (unless based on the non-payment of fees) shall be resolved by binding, non-appealable arbitration conducted in the Commonwealth of Massachusetts in accordance with the rules of the American Arbitration Association. The parties shall mutually agree upon one (1) arbitrator who shall have at least ten (10) years experience in the home inspection industry. The fees and expenses of arbitration, including the fees and expenses of the arbitrator, shall be borne by the party deemed responsible by the arbitrator except that, the party filing for arbitration shall be responsible for all filing fees. At the arbitration, the arbitrator may consider all claims that would have been available to the parties in a court of law, including, but not limited to, claims for lawful attorneys' fees and multiple damages, where provided by statute. The Client hereby acknowledges that participation in binding arbitration as provided for herein is not intended to limit in any way the costs and damages otherwise legally available to the Client.

7. Miscellaneous. This Agreement contains the entire agreement among the parties and supersedes and nullifies all prior agreements and understandings, express or implied, between the parties hereto concerning the subject matter hereof. This Agreement may be modified or amended at any time and from time to time, but only by a written agreement signed by each of the parties hereto. This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts.

8. Client's Responsibility. Pursuant to Section 6.03(4) of the Standards, answers to the questions set forth on the Property Questionnaire attached hereto and hereby made a part hereof should be ascertained by you, the Client, from the Seller and/or the Seller's Representative because they are important and relevant to the purchase of the inspected dwelling and may not be Readily Observable through inspection. There is no legal obligation, duty, or requirement on behalf of the Seller and/or the Seller's Representative to answer the questions set forth on the Property Questionnaire. The Property Questionnaire will also be attached to the Property Inspection Report

By signing below, I agree that I have read, understand and agree to all the terms, conditions and limitations set forth in this Agreement.

Client _____ Date _____

MORGAN K. COHEN HOME INSPECTION LLC

By: _____ Date _____ Morgan K. Cohen,
Inspector