

CEILINGS

By
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(Last month, I authored a brief article on “floors” and a recommended standard of care as required under the Mass. Standards of Practice. As part of a continuing series, this month’s article will focus on **ceilings**. I would like to extend a special thank you to Bill Sutton and Jack Digby for their contributions in this effort.)

The Standards of Practice require that you *observe* and *identify* **ceiling finishes** and *report* any signs of water penetration. Failing to comply with the Standards means that your license is at risk and that the client could claim that you were negligent for non-compliance. The license issued to you by the State, insures the public that you are competent and will adhere to the minimum Standards while performing your duties. In reality, I am willing to bet that most home inspectors choose to exceed the Standards as a business risk management decision. The purpose of this series of articles is to explain what a home inspector is required to do and not required to do, plus to share field procedures, and *report* writing language for affective communication.

266 CMR 6.00: STANDARDS OF PRACTICE, section 6.09: GENERAL INTERIOR CONDITIONS list the following requirements that pertain to this discussion:

- Section 6.09 (1) (a) the home inspector is required to **observe** walls, **ceilings** and floors.
- Section 6.09 (1) (e) the home inspector shall **observe** separation walls, **ceilings**, and doors between a dwelling unit and an attached garage or another dwelling unit.
- Section 6.09 (2) (b): the inspector shall **report** signs of water penetration.
- Section 6.09 (3) (c) the inspector shall **report** on: The type of exposed **ceiling** finishes (acoustical tile, gypsum wall board, plaster, wood, other)
- Section 6.09 (4) (a): the inspector is NOT required to **observe** and **report** on finish treatments.

In simple language, the Standards require that you *observe* (to look) at each ceiling in the home, *report* the generic type of ceiling finish and *report* signs of water penetration. What you *observe* may or may not include any adverse conditions, but you are still required to *report*. For our purposes, we each need a field procedure which insures that each ceiling is inspected, thus insuring compliance with the Standards and fulfillment of contractual obligations with the client.

A ceiling is the overhead surface in a room. Its purpose is to conceal the framing above and to complete the building envelope surrounding the living space. In my opinion, the most important requirement in the Standards is “**reporting signs of water penetration**.” As home inspectors, we focus on a multitude of concerns while performing our duties, and throughout the entire process we face distraction and the potential for simple human error. It is easy to miss a water stain, and repairs may be costly if the client is angered. For that reason, the same due diligence used to inspect the other components in a home must also apply to the ceilings.

When inspecting a ceiling, the home inspector’s most important tools are his or her eyes and a good flashlight. Whether there is plenty of light in the room or not at the time of the inspection, I have found that always shining a flashlight once around the ceiling will often identify subtle water stains or flaws that might have otherwise been missed because of shadows. Your inspection will confirm that

either the ceilings have no visible problems or they exhibit signs of water penetration or other deficiencies. If the ceilings are stain free, you still must report your observation. The following statement is suggested:

Observation: No signs of water penetration were observed on the ceilings where exposed at time of inspection.

Language of this type meets the minimum Standards, but I suggest that you attach a disclaimer such as:

Note: The Company makes no guarantee expressed or implied against future water penetration.

Other language printed in the Reporter and recommended by the ASHI insurance companies is as follows:

“NOTICE regarding water or moisture problems: "I did NOT have the opportunity to inspect the home for visible leaks or water penetration because it was not raining at time of inspection. While I may not have disclosed any evidence of leakage or water penetration problems, there could be problems when it rains." You should monitor the roof coverings, flashings, gutters, chimneys, eaves, doors and windows and basement for water penetration and moisture related problems.”

Hypothetically, let's say that you observe a water stain on a ceiling. The observation should automatically trigger a paper trail of careful documentation and caveats. Wisely, you should prepare some boiler-plated text that reports a water stain when it is below a kitchen or bathroom, when below an attic and when other adverse conditions exist. Furthermore, you would be negligent not to report safety or sanitary hazards. As for minimal compliance with the Standards, you are only required to *observe* and *report* that stains are present, and to *report* that they are indicative of prior water penetration. Section 6.11.2(a) 2 states “the inspector is NOT required to determine the causes or the need for a repair,” and Section 6.11(a) 3; “the inspector is NOT required to determine the methods, materials and costs of corrections.” You are not required to climb a ladder to gain access to the stain, nor to use a moisture meter, nor to further diagnose the problem by playing detective. **You are only required to identify the type of ceiling surface and the deficiency to comply with the Standards.**

If a minimal inspection and minimal compliance reporting suite your business practice and you can sleep at night worry free, then I respect your freedom of choice. However, in my opinion the client hired you as the expert on site and he or she has expectations of greater quality service. **“Being a good inspector is not god enough.”** I choose to exceed the Standards both on-site and in my *report*, in order to fulfill my client's expectations and to better convey my findings. I want to know what caused the stain as much as the client and whether or not there is cause for concern. By demonstrating a willingness to “go the extra mile” with further investigation, and providing meaningful direction, a client will better respect the home inspector and that respect will lead to new customers. In my opinion, a home inspector who observes signs of water penetration and then elects to exceed the Standards by performing further investigation and accurate documentation of the facts is practicing meaningful risk management.

While not required, I advise that you exceed the Standards by making a reasonable effort to identify the source of problem through further investigation. The possible cause of the staining may already have been discovered during the inspection and reporting of the roofing and exterior systems,

but it does not hurt to *report* the correlation of your findings to the client. Dig into your “bag of tools” and utilize your moisture meter. The moisture meter is not required and certainly does not exceed the Standards, but the use of instruments indicates a level of professionalism and certainly makes an impression on the client. Take a reading where the stain is located, and then take comparative moisture readings in areas where there are no stains. What do the readings imply? Where do the readings direct you to further investigate in an effort to identify the source of the moisture? Have you consulted the owner or broker and asked the required disclosure questions? If the owner is not present, advise the client to consult the owner and to request honest disclosure of previous water intrusion problems.

You may be in compliance with the Standards by simply stating that “signs of water penetration were observed on the ceilings,” without reporting the location of the stain. In this way, a bit of risk management is achieved in case a stain was missed. Or, you may elect to exceed the Standards by documenting where the stain was located and whether it was moist or dry at the time of inspection. Take a picture for your own use in *report* writing or include it with the *report*. Remember, you only have to observe and report the problem; you are not required to determine its cause nor to tell them how to fix it. And, never guarantee that the problem has been repaired.

Frequently, we observe a stain on a ceiling followed by the broker’s or the owner’s assurance as to the cause of the problem and completed repairs. If the owner or broker state that the stain is an old one or that the problem has been corrected, then that is what you should *report*. Here is an example of *report* writing language that exceeds the Standards that I use in this scenario:

Observation: At time of inspection, I tested (list the tool used & reading) a moisture stain on the living room ceiling as being dry. The owner attested “that the stain was caused by a previous chimney flashing leak and that the flashing has been repaired.” (See photo #7)

Analysis: While the stain tested was dry at time of inspection, and the owner’s disclosure seems to be accurate, the Company makes no guarantee against future water intrusion or roof leakage as it was not raining at time of inspection.

DISCLAIMER: Conditions behind the ceiling covering are undetermined.

Note: There is a potential for concealed damage.

Recommendation: Repair is needed. Hire a painter to repair the cosmetic appearance of the ceiling as required and then monitor for future seasonal water intrusion problems. For further peace of mind, you might ask a roofer to perform an on-roof investigation of the chimney flashings and evaluate the quality of the repairs disclosed by the owner.

Using the same scenario, here is another style of *report* language that is more concise yet still complies with the Standards:

Observation: Stains are present on ceilings below the roof and attic. The owner “attested that the stain on the living ceiling was caused by prior chimney flashing leakage and that repairs have been done.”

Analysis: The stains are indicative of leakage from above but as I have not had the opportunity to view the roof and attic during a rainstorm, I cannot say with certainty that there are not active leaks. Note: There is a potential for concealed damage.

Recommendation: Further investigation and repair are needed.

To continue, that water stain that you observe on a ceiling has a “history and a future.” As a home inspector, you are only viewing the stain during one day of its history, and the future is unpredictable unless you own a crystal ball. If you elect to exceed the Standards, then you should perform investigations just like a doctor. Examine the patient (the house), gather all the facts, tell the client the truth about the facts observed, express your opinions if qualified, and refer the client to a specialist if warranted. But, don’t predict or guarantee the future, or you may have “stuck your finger in the dam of liability.” Use a style or *report* writing that documents your observation with clarity by informing the reader that a problem exists.

Reporting the type of exposed ceiling finish may be simple or difficult depending on access. If you can’t reach the ceiling to tap on it to determine if the materials are gypsum wallboard or plaster, report that you are unsure and suggest that the client ask the owner. Identifying and reporting on other types of ceiling finish materials is usually simple as compared to distinguishing between gypsum wallboard and plaster. Each ceiling finish material has its own inherent and unique characteristics of which a home inspector should have a working knowledge. Typical ceiling materials consist of the following:

- gypsum wallboard
- plaster
- acoustical fixed tile
- acoustical suspended tile
- foam acoustical tiles
- tin
- wood
- homosote
- hardboard

“The home inspector shall *observe* separation...**ceilings**... between a dwelling unit and an attached garage or another dwelling unit.” The importance of inspecting for the presence of an intact fireshield cannot be stressed enough, as public safety is paramount. When in a garage, apartment or condo that has living space above, the ceiling finish should be present and intact. Here are some samples of *report* language used to describe deficiencies:

Observation: There is no fire separation (wall or ceiling) between the garage and the living space.

Analysis: **** **UNSAFE** – the present conditions should be considered as a safety hazard as fire could travel from the garage to other parts of the home.

Recommendation: I advise that you hire a contractor to perform repairs in accordance with the requirements of the building code.

Observation: The door between the garage and the living space is not fire rated.

Analysis: **** **UNSAFE** – the present condition presents a safety hazard as fire could travel from the garage to other parts of the home.

Recommendation: I advise that you hire a contractor to perform repairs in accordance with the requirements of the building code.

Inspecting an acoustical suspended ceiling is an invitation for problems. If you move a ceiling panel, the entire grid may come crashing down, the panel may break, loose dirt and dust might fall, and lastly you may not be able to reinstall the panel. Your efforts to be a hero may anger the owner and quickly cause your wallet to complain. Some home inspectors routinely include a disclaimer in

their report when an acoustical ceiling is present, explaining that the inspector will not lift the panels, while other inspectors assume the risk and raise strategic panels to inspect hidden structure and mechanical systems. The choice is yours, but you are not required to move ceiling panels.

Unsafe or unsanitary conditions should also be *observed* and *reported* when inspecting ceilings. Loose ceiling materials, such as plaster, which could fall and cause personal injury or property damage, should be reported and urgent repairs should be recommended. Extensive water damage, mold and peeling paint in bathrooms and kitchens may be unsanitary, requiring you to report and recommend urgent repairs. Take special note of foam suspended ceilings or foam anywhere in the home, and advise your client that most foam ceilings are not fire rated and could produce deadly toxic fumes during a fire. Recommend replacing foam ceilings with an appropriate fire-rated material (acoustic tile or fiberglass tiles, gypsum board, plaster, etc. Your task is to *report* adverse ceiling conditions; such problems might include the following:

- cracks
- loose plaster
- falling plaster
- missing plaster
- water stains
- water damage
- suspected prior ice dams
- suspected mold
- excessive peeling paint
- possible truss uplift
- tape separation
- ghost marks of drywall joints
- nail pops
- inadequate height
- sagging ceiling
- warped panels
- loose metal grids
- water damaged panels
- decay
- unsanitary conditions
- fire damage
- non-fire rated materials
- Missing fire separation wall, ceiling or door
- Altered fire separation ceiling
- Voids in a fire separation ceiling
- Popcorn ceiling (potential asbestos content)

And so in closing, I'm sure that you can add to the above list of typical ceiling deficiencies observed by home inspectors, but don't forget to look up, inspect the ceilings and above all report wisely. Simply identify the generic ceiling materials and comment on deficiencies to comply with the Standards of Practice.