

ROOFING SYSTEM INSPECTION

By
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(Last month, I authored a brief article on “ceilings” 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 the **roofing system**. I would like to extend a special thank you to Bill Sutton and Jack Digby for their contributions in this effort.)

The purpose of this series of articles is

- To point out what the Standards require a home inspector to do.
- To point out what a home inspector is not required to do.
- To point out how to reduce exposure and claims.
- To point out what an inspector is required to *observe* and *report*.
- To point out suggested field procedures.
- To point out report writing language for effective communication.

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. 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.

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 good 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.

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.

6.02: System: Roofing

- (1) The inspector shall *observe* the readily accessible:
 - (a) Roof coverings.
 - (b) Exposed roof drainage systems.
 - (c) Flashings.
 - (d) Skylights, chimneys and roof penetrations.
 - (e) Signs of leaks on building components.
- (2) The Inspector shall:

- (a) *Report* the methods used to observe the roofing.
 - (b) *Describe* the type of roof covering materials (Asphalt, asbestos cement, slate, metal and or tile shingles; built-up type (Bald asphalt, tar and gravel, mineral covered rolled roofing, ballasted rubber membrane, adhered membrane, other).
 - (c) *Report* on the condition of the roof, exposed roof drainage systems, exposed flashings, skylights, exterior of chimneys, roof penetrations and any signs of previous leaks.
- (3) The Inspector is not required to:
- (a) Walk on the roofing unless the client provides safe access and the seller and or the seller's representative provides authorization that relieves the Inspector of a responsibility of possible damage to the roof.
 - (b) Observe attached accessories including but not limited to solar systems, antennae, and lightning arrestors.
 - (c) Inspect the interior of chimney flues.

Undisclosed roofing system problems coupled with poor report writing represent a high risk area for home inspectors. Nothing will make a client angrier than to move into the home and discover water intrusion problems. Guess who will receive a nasty telephone call or a special letter of "greetings" in the mail if it rains on the client and he or she is required to replace a roof. As is true with each system to be inspected, we must walk a fine line between helping the client and risk management. Home inspectors must make business decisions that insure accurate observation and recording of the facts, plus protective language and disclaimers that reduce exposure.

To reduce liability, a home inspector needs to look no further than the Standards. The Standards of Practice specify exactly what a home inspector is required to *observe*, what to *report*, what to *describe* and what the inspector is not required to do. The do's and don'ts regarding the roofing system are the focus of this article.

Section 6.02(1) of the Standards lists what a home inspector is required to observe (to look at), and include:

- (1) The inspector shall observe the readily accessible:
 - (a) Roof coverings.
 - (b) Exposed roof drainage systems.
 - (c) Flashings.
 - (d) Skylights, chimneys and roof penetrations.
 - (e) Signs of leaks on building components.

There you have it, now you know exactly what you are required to inspect. At this point each and every home inspector needs to make a business decision and needs to document what that decision was and why. To climb of the roof or not to climb on the roof, "to be or not to be, that is the question." Section 6.02(3)(a) of the Standards states that the inspector is not required to: "Walk on the roofing unless the client provides safe access and the seller and or the seller's representative provides authorization that relieves the Inspector of a responsibility of possible damage to the roof."

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 roof and above all report wisely. Simply identify the generic roofing system materials and comment on deficiencies to comply with the Standards of Practice.