



Home Inspection Tips

For Home Buyers, Sellers and Real Estate Professionals

The Value of Construction Inspections

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Buyers of re-sale homes almost always have their homes inspected by a professional inspector. Buyers of new homes, however, often do not take this important step. There are several reasons for this:

- The buyer is getting a brand new home, and thinks that the inspection is an unnecessary added cost.
- The buyer feels that they are protected by the builder's one-year warranty for workmanship, plus extended structural warranty.
- In many cases, the home is inspected by city inspectors as a part of the permitting process.
- Buyers believe that they can rely on the builder's reputation.
- The builder is resistant to idea of third party inspections.
- Buyers are not aware that a home inspection is a recommended alternative.
- The buyer plans to "keep an eye" on the construction.

A Business Relationship

The construction of a home is a big project involving many contractors and suppliers. As the buyer and homeowner you are the financier and recipient of the final product. If you are like most people, this is your biggest investment. Understandably, most people want to establish a good rapport with their builder. They must rely on the builder throughout the job, and for warranty and service work after completion. They feel that they need the builder's friendship and good will, and do not want to risk damaging the relationship.

You will need to come to terms with this in your own mind. Do not allow your anxiety about the construction process to obscure the fact that you have a business relationship with your builder. You are working together under a contract. It is possible to be cordial and respectful, while maintaining the right to bring up problems and concerns. It is best to establish the ground rules for your relationship at the beginning of the project. At some point, you may need to tell the builder that something is not acceptable to you.

Schedule Inspections

Let the builder know at the outset that you will be getting a construction inspection. You may hear (from the builder or others) that this is unnecessary, that city inspections will be done, that this is an unusual step, etc. Stand your ground on the inspection decision. After you have let the builder know that you will be getting an inspection, send an email or written note clarifying when your inspections will be done. Make it clear that you will need to have the utilities connected for your

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final inspection. Allow enough time after the final inspection for corrections to be made before closing. Check with your inspector about which inspections he recommends. The three that come to mind are: foundation, pre-sheetrock, and final inspection.

Foundation Inspection

With some complicated foundations, you should have an engineer review the construction as it progresses. In other cases, a licensed inspector can do the job. Usually, city inspectors do a layout inspection, making sure the foundation does not overlap building lines. Whether or not you are in a city, ask your inspector to double check this. Ask for a copy of the "forms survey", if the builder has one. If a forms survey has not been done, carefully measure from the property lines. If there is some doubt about whether the structure encroaches over building lines, have a survey done before proceeding. In addition to the layout, the inspector will check the steel content, depth of footings, post tension cables, and other parts of the foundation.

Pre-Sheetrock Inspection

Most builders invite the homeowner to do a walk through after framing, HVAC and plumbing rough-in, and electrical wiring are complete. This is a good time to look at your outlet locations and window and door placements. Make sure that any changes in the plans have been picked up and made by the sub contractors.

While you check for layout items, your home inspector can look closely at the construction. His report might include: broken plumbing lines, improper flashing, cut or bowed studs, inadequate bracing, beams that over-span their strength, AC ducts that are crushed, etc. These items are easy to correct at this point, before sheetrock and finish materials are installed.

It is not realistic to expect the construction to check out perfectly. Every builder in every price range will have some items to correct, both from the city and the third party inspector. Let your builder know that you will provide him with the report immediately, so that he can address the items before the walls are closed up.

Final Inspection

You will need to have all utilities on in order to complete this inspection. Normally, the builder requests a "walk-thru" inspection with you when the house is substantially complete. If utilities are on, you could schedule your inspector at this time. You can focus on paint and touch up items, while your inspector conducts a more thorough inspection, checking for leaks, non functional outlets, final grading of the lot, flashing problems, appliance operation, voids in mortar, etc.

The Construction Inspection

At some point you will sell your home, and your buyer will likely have your home inspected. Some of the items the inspector catches now may seem minor, but they will come up later in your buyer's home inspection if they are not corrected. It is in your best interest to have everything nailed down now. If there are items that cannot be fixed before closing, and you cannot delay closing, ask the builder to sign a written list of items to be repaired or completed.

Building a new home can be an exciting and rewarding experience. A new home can deliver the right floor plan and finishes for you. It is a complicated project and huge investment. The support, advice and information that you will gain from a third party inspection is invaluable. Do not leave out this important step in the building process. It is well worth the investment.

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