

From the Home Inspector:

"IT'S A NEW HOUSE—YOU DON'T NEED A HOME INSPECTION"

That's what Nicole's Realtor®; we'll call her Sally, told her last year when she bought her new home in Clemmons. Seems the vinyl cladding was never installed around the base of the chimney and it's been taking on storm water ever since. The attic insulation is wet and ruined, the drywall ceiling is wet and ruined, the carpeting is wet around the fireplace, there is a black growth on the roof sheathing in the attic, and Nicole thinks there is a mold jamboree going on in her attic and walls. Unfortunately, the builder of the home went bankrupt several months ago and Nicole is understandably looking for relief.

This story is true, although the names have been changed to protect the identities of the people involved. This story and variations of similar situations are all too common within the new home industry in our area. A professional home inspector may have found this problem when Nicole bought the house and he might not have, but that's not the point. The real point (and the question that continues to perplex) is,

"Why did Sally, Nicole's Realtor®, take this responsibility on herself?"

In our experience, most Realtors feel a strong duty to their clients to guide and protect them through the buying process. So the best answer we can figure out is that Sally really believed what she said was true, and that belief reveals a widespread misunderstanding that exists about builders, building permits, and the municipal building inspection process.

BUILDERS: It makes absolutely no difference how good or experienced the builder is. None of them can be on the construction site all of the time to oversee the building process. Hardly any of them are well enough versed in the trades (electrical, plumbing, HVAC) to determine if the work is being performed properly. Rather, they depend on their subcontractors to make the installations in accordance with manufacturer's standards and the municipal building codes.

SUB-CONTRACTORS: Subcontractors are usually licensed companies, but the person within the company that qualified for the license is rarely the individual in the field performing the installations. The license qualifying person is usually the owner of

the company or a high level manager and has to spend his time on job estimates, supply procurement, and office work. His un-licensed employees do the work on the new homes.

BUILDING PERMITS: Municipal permits are required for the construction of all new homes and buildings. Filing a permit for new construction triggers periodic municipal inspections to determine building code compliance for every phase of the construction of a new home. "Code" is the **MINIMUM** standard for safety and health only, and does not include many items, for example; gutters, and siding/flashing-fit and finish (the cause of Nicole's present dilemma).

MUNICIPAL CODE INSPECTIONS: County Code Enforcement Officials (building inspectors) are talented, knowledgeable professionals: however, they have 20 to 30 inspections to perform every day and can't spend very long on one particular job site. But here's the biggest problem and the main reason for this article – The building inspectors rarely, if ever, see the home after the utilities are turned on. Permanent utilities can not be turned on until all of the required inspections have been completed and approved, and a "Certificate of Occupancy" is issued by the building inspections department. By this time, the inspection work is finished, as far as the inspectors are concerned, and they are long-gone. NOBODY inspects to see if the electrical, plumbing, or HVAC systems really work properly or safely, unless there is a HOME INSPECTION performed.

Think about these facts, the safety of your client, and then think about your liability, and next time you might say, "It's a new house – you really need a home inspection"

Respectfully Submitted By the Members of:



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