

## PROFESSIONAL INSPECTION ASSOCIATES

*Expert Home Inspections*

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**"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 its 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 in her attic and walls. Unfortunately, the builder went bankrupt several months ago and Nicole is understandably looking for relief.

*This story is true although I have played with the names, and it's a story I frequently hear in some variation in my Home Inspection business. A 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 I keep asking) is,*

Why did Sally take this responsibility on herself?

In my experience, most REALTORS® feel a strong duty to their clients to guide and protect them through the buying process. So the best answer I can figure out is that Sally really believed what she said, and that tells me that a widespread misunderstanding exists about builders, permits, and municipal inspections.

BUILDERS: It makes absolutely no difference how good or experienced the builder is. None of them can be on site all the time to oversee things, and hardly any of them are well versed in the trades (electrical, plumbing, HVAC). Rather, they depend on their sub-contractors.

SUB-CONTRACTORS: Subs are licensed companies, but the guy with the license is not the guy doing the work. The licensed guy is typically the owner and spends his time on quotes, supplies, and office work. His un-licensed employees do the work on site.

PERMITS: Permits are required and trigger municipal inspections for "Code" compliance. "Code" is the minimum standard for safety and health only and does not include many items, for example gutters and fit & finish.

MUNICIPAL INSPECTIONS: County inspectors are talented, knowledgeable professionals; however, they have 20 to 30 inspections to do every day and can't spend very long on a job. But here's the biggest problem and the main reason for this article - they do not see the property after the utilities are turned on. Utilities can't be turned on until the municipal inspectors are finished and gone! NOBODY inspects to see if things actually work right, unless there is a Home Inspection.

Think about these facts and think about your liability and next time you might say,

"It's a new house – you really need a home inspection."

*Whose reputation are you staking your reputation on?*

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