

## **Thinking about having a New Home built? Use these valuable tips to help guide you through the process.**

- 1.) Use a buyer's real estate agent. The buyer's agent has a fiduciary duty to their client and works on your behalf even if they are paid by the builder.
- 2.) Registration on your first visit with your Real Estate agent may be required.
- 3.) Check around and make a few phone calls before first visiting a model center. Ask the salesperson what the Broker registration policy or rules are. This is important for the Realtor to be paid for their services.
- 4.) If you prefer to pre-shop on your own without your realtor, simply refuse to register at that time. *Don't worry, they will still allow you to tour the models.*
- 5.) If you have already made that first visit and passed up the opportunity of having a third-party representation, but ready to go to contract, never assume that it is too late.
- 6.) Simply make your request to be represented by a buyer's agent as a contingency to go to contract under the condition that they are there at time of going over the written contract and signing. After signing, it's too late. You are on your own.
- 7.) If allowed, contact a Buyer's agent in the general area of the community which you desire to purchase or seek out an agent that specializes in new homes. If you need a list of a few excellent agents, we can help.
- 8.) Don't fall for the adage that using a realtor will increase your price. While this may be true with some custom homebuilders, normally a realtor's commission or a portion

of a typical commission is already built-in to the price. See our BLOG page for more details on this topic and others.

### **Thinking Forward . . . Will I need an independent Home Inspector during construction and before closing?**

- 9.) It's not too early to start thinking about the many facets of building a newly constructed home. Financing, Homeowners insurance, color selections, and selecting an independent home inspector is top of my list.
- 10.) Remember that no home is perfect, not even a new one. Don't make the mistake of not pre-arranging for a home inspection on a newly constructed home at the midway point and prior to closing! Houses aren't created on an assembly line. Each home is hand-built by a variety of different tradesmen often at the lowest bid. Remember that a chain is only as strong as its weakest link. Our job is to protect your interest and investment by offering safeguards by finding those weak links.
- 11.) If you're buying a new home, get it inspected by an InterNACHI home inspector who is trained in new construction practices. A former builder or contractor is a good choice. Remember that Builder rules and policies may apply and can be different with each Builder and Community.

### **Builders' permission is required in most cases.**

- 12.) Home Builders generally require permission to enter their property and the Inspector must provide insurance and other documentation prior to doing inspections. At this

point in time, you do not have any vested interest or ownership in the property other than your deposit.

- 13.) In Florida, it is the CLIENT' responsibility for ensuring that the INSPECTOR has permission to enter the Property to perform the inspection on the date scheduled. The INSPECTOR is not responsible for any disruption in the inspection process caused by construction, renovations, painting, cleaning, or any other activity occurring at the Inspected Property at the time of the inspection.

### **Do I need to attend the inspections?**

- 14.) If ordering a Pre-Drywall inspection and a Pre-closing inspection, we recommend NOT attending the Pre-Drywall inspection due to the risk of injury. A typical Pre-Drywall inspection can take between two to five hours to complete depending on the size and complexity of the house. Construction sites can be dangerous, which is one reason Builders generally do not allow or discourage visits to your future new home during construction. During the pre-closing inspection, the CLIENT is encouraged to attend the inspection but assumes all risks and responsibility for any injury (including, but not limited to, personal injury, bodily injury, disability, and death), illness, damage, loss, claim, liability, or expense, of any kind, that the CLIENT may experience or incur in connection with attending the inspection. In addition, the CLIENT must release, discharge, and hold harmless the INSPECTOR, its employees, agents, and representatives, of and from any such claims, including all liabilities, claims, actions,

damages, costs, or expenses of any kind arising out of or relating to attending the inspection.

### **BEST TIME for a Pre-Drywall Inspection?**

- 15.) Our experience tells us that the absolute best time for a Pre-Drywall Inspection is on the weekend when most vendors are NOT working. Since most vendors are morning people, the early afternoon generally works the best. Weekend inspections must still be approved by the BUILDER and while access is generally easy, the sales person onsite should have a key (just in case). Friday Inspections are a close runner up as most vendors depart early on Friday. Under no circumstances is it recommended to bring the kids or pets to a construction site.
- 16.) **Scope of Services:** The INSPECTOR agrees to conduct a limited, visual, non-invasive inspection of the construction and interior residence in two phases, being the (Pre-Drywall inspection referred to as (Phase 2) and the Pre-closing inspection (Phase 3). (Phase 1) inspections (not offered) are those that have to do with house placement, grading, foundation, pre-plumbing, and foundation pour. Our inspections will take place after the post pour / pre drywall phase, and the INSPECTOR will provide a written report after this inspection and another written report after the PRE-CLOSING or FINAL inspection. Each inspection is paid for separately.

- 17.) The final inspection will take place when construction is complete and ready for an inspection per the builder, prior to your pre-closing orientation and prior to closing.
- 18.) The INSPECTOR will provide the CLIENT with a final written report identifying the defects that the INSPECTOR (1) observed and (2) deemed material.
- 19.) **Do I need both the Pre-Drywall Inspection and a Pre-closing Inspection?**

During construction, many things can go wrong and that is why we recommend conducting both a Pre-Drywall & a Pre-closing inspection. A Pre-Drywall inspection is performed after the rough plumbing, electrical, HVAC, Doors, windows, Interior wall framing and roofing installation. This allows us the opportunity to inspect for defects before they are covered up by attic insulation and drywall. A Pre-drywall inspection is an in-depth evaluation of the skeleton (Bones) of the house which will require substantially more time than the Pre-closing inspection and is priced accordingly.

**A pre-drywall inspection can also be a blueprint review** to ensure the builder is following the plans and that any ordered change order items are being prepared for future installation. Sometimes, things get missed so it is imperative to evaluate and ensure nothing has been forgotten. This is an additional service at an additional fee and the buyer or builder will be required to provide a set of blueprints along with a copy of any change order options.

All inspection reports include overview photos and photos of any noted defect that can be provided to the BUILDER for correction.

**A pre-closing inspection can be ordered separately or included with our two-phase package.**

In the event that your home is already under construction and passed the pre-drywall phase, you may still want a third-party opinion on the quality of construction along with a list of items that may still need to be completed or was found to be damaged or not yet installed. This inspection is like a pre-purchase inspection on an existing home, however focuses more on cosmetics in addition to the functionality of the mechanicals.

**CONCLUSION** – These tips are provided as a courtesy only. Your new home will be inspected throughout the building process regardless of if you obtain our services or not by city or county code inspectors. Code Inspectors look for compliance and not so much the quality of installations or for cosmetic defects. Your home builder in Florida is required to offer you a minimum of a one-year warranty. If you later decide that you are not satisfied with your builder or you would just like to have a third-party opinion on issues, prior to the expiration date of your one-year warranty, please consider ordering our 11<sup>th</sup> Month warranty inspection during the 10<sup>th</sup> to the 12<sup>th</sup> month of ownership. A written report with photos is an excellent way to document the condition of your new home or investment.

**OTHER THINGS OF INTEREST:** See our **BLOG** pages for future articles on things you should know before going to contract on a new home such as . . .

**What is inspected during a pre-drywall & pre-closing Inspection. Home site selection, Lot Premiums, Kitchen appliances, HVAC systems, Lot grades, how to plan for lower insurance rates, Best roof underlayment & more!**

**HAVE A GREAT DAY!**