

Q. Should I get new construction inspected?

A. Yes. There are two scenarios to address.

Scenario 1: If the borrower has the opportunity to build from the ground up, we recommend that they get a four (4) part inspection. The first step of an inspection should be conducted at the footing stage. An inspection at this phase will reveal the condition and size of the footings prior to placement of concrete for footing. The second step comes when the foundation is laid. An inspection at this phase will reveal the thickness of the wall, height and waterproofing prior to back filling of soil against the foundation. Also, the borrower will want to ensure there are no cracks in the foundation. Third, get an inspection of the framing/dry-walling. During this stage of building, the inspector can check the structural elements, framing, electrical systems, roof, etc. The final phase of the inspection will be when the building has been completed. At this stage, the inspector will check the cosmetic condition, paint, siding, etc.

Scenario 2: If the borrower is purchasing a new construction that has been completed, have a home inspection conducted. This will ensure that the finished product has been built according to county and state codes. The strictest code should overrule when it comes to compliance. Note: I am not a licensed inspector and my recommendations should not be taken as professional advice. This information is being provided to better serve the borrower.