

Waiving a Home Inspection

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Issue

In Connecticut, may a prospective purchaser of a single family house waive the home inspection?

The Office of Legislative Research is not authorized to give legal opinions and this report should not be considered one.

Summary

Connecticut law does not require prospective purchasers to obtain a home inspection prior to purchasing a house, although by law, the generally required property condition disclosure report contains a suggestion that prospective purchasers obtain inspections (see [CGS § 20-327b\(d\)](#)). Nor does Connecticut law require sellers to allow a general home inspection or other related inspections (e.g., termite and pest inspection, foundation sampling, water potability and well water recovery testing, radon gas testing, septic inspections). (But note that houses built prior to 1978 are subject to a [federal law](#) that generally requires sellers to give prospective purchasers at least 10 days to test the property for lead-based paint or lead-based paint hazards (in addition to providing a disclosure form).) As a practical matter, depending on the circumstances, purchasers may refuse to go forward with the transaction if the seller does not agree to allow requested inspections.

Relatedly, many mortgage lenders require an appraisal before closing on a loan. Appraisals are different than home inspections and focus on confirming the property's estimated value, rather than its condition. Conventional mortgage lenders generally do not require home inspections. Certain government-backed mortgages appear to have stricter appraisal requirements than

conventional mortgages, including requiring appraisers to check specified property conditions to ensure the property is safe, structurally sound, and sanitary.

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