

First Time Home Buyers Need a Good Inspector

By Rick Bunzel

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Buying a home for the first time can be a bewildering process. A home purchase is one of the largest expenditures you can make in your lifetime and no one wants to make a mistake. One step in the purchase process is the home inspection. Simply speaking this is your opportunity to closely examine the home and ensure that there aren't any hidden problems. Typically, the inspection is done after you've made an offer on the house and have 10-14 days to do examine its condition. The inspection is not a requirement and many first time buyers ask themselves "should I spend the money to have a home inspection"? Most real estate professionals agree that it is the only way to be sure of the condition of the home. Even if you are buying a new home from a builder you will still want an inspection.

Many first time buyers shop by price and it could be a mistake. Take the time to talk to the inspectors and ask questions. There is no substitute for experience. Do you really want someone inspecting your house who is a "newbie" or doing this "part-time?" Ask about education and professional affiliations. Are they using a checklist report or a report with pictures and "plain English" descriptions? Another indicator is the length of time they will require to inspect your new home. Most homes cannot be adequately inspected in less than two hours. Ask your inspector if you can be present throughout the inspection. If they discourage you from attending the inspection, you may want to choose another inspector.

Inspection prices vary based on size and age of the home but normally it will be about 1% of the home's purchase price. Typically in the Boulder County area inspection fees will range from \$150 for a small condo to \$400 plus for a large home. Additional tests such as Radon Gas or water quality will be extra. While you are talking to the inspector ask what is covered in the inspection and discuss the areas in the home you have concerns about. All inspections should cover the foundation, roof, the exterior facades, doors and windows, plumbing, heating, air-conditioning, and electrical. The land grading around the home should be examined, as well as the condition of decks, patios, porches, driveways and sidewalks.

A popular misconception is that a home can fail an inspection. I am not aware of a single home inspector who uses a pass/fail system. Ultimately once you have received the inspector's report it will be up to you and your agent to determine whether you still want to go forward with the sale or what you would like the sellers to repair. Reports that include pictures are a big advantage when it is time to negotiate with the sellers. In most cases pictures eliminate the guesswork of what type of damage the inspector has noted.

Most home inspectors examine the home systems (foundation, roof, electrical plumbing) and judge the performance of them. When a system is found not to be performing as the builder or manufacturer intended, then it is noted in the report. One of the benefits of attending the inspection is that you can actually see when a defective system is found, and understand what the issue is. The inspector can also explain how the system is supposed to function and what type of maintenance is needed. In our inspections there are no "dumb questions" and I encourage the buyer to learn as much as they can during the home inspection. The money spent on a professional home inspection could be the best money ever spent on your house. Additional information for new homebuyers can be found at WWW.MVPIinspection.com

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