

A Professional Home Inspection Is the Best Investment You Can Make in a Home You Buy

The importance of hiring a professional home inspector can't be overstated, whether you're buying an existing home or a new home from a builder.

Most readers understand that and know how a professional inspector works for buyers. For others, let me answer your likely questions in hopes that some readers will benefit from this column. My Q&A format was inspired by a consumer guide published by the National Association of Realtors, but the answers are my own, based on over two decades of representing buyers in the purchase of both new and existing homes.

What is a home inspection?

Your inspector will be looking at every element of the home — the structure, the roof, the siding, the foundation, the flatwork (driveway, walkway, basement or garage slabs), rainwater management (downspouts, the slope of earth next to the foundation), insulation (both walls and attic), windows, doors, flooring and ceilings. The inspector will test all appliances, including disposal, and run a cycle of the dishwasher and clothes washer. He'll test all faucets for water pressure, making sure in the process that hot is on the left and cold is on the right. He'll fill sinks and bathtubs enough to see whether they leak when drained. He'll flush toilets. He'll test light switches and outlets, using a device which shows whether the hot/neutral polarity is correct, and whether the outlet is grounded. Within 5 feet of any water source, he'll use the same device to see whether an outlet is ground-fault protected. If the home was built in the 1960-70s, he'll check to see if there is aluminum wiring. If so, he'll check whether the wiring has been pigtailed with copper. He'll also inspect the wiring inside the breaker box. And this is a *partial* list!

Do you know a family that lost everything in the L.A. fires?

If they want to move to the Denver area, we're here to help with a \$10,000 rebate of our earned commission. We'll also help with furnishing the home they buy using us as their agent. Have them call me or any of our associates for details.

Our team looks forward to serving them as they recover from such a terrible catastrophe.



By JIM SMITH
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He'll look at the manufacturer's tags on the furnace, A/C and water heater, which will tell him the year of manufacture. If they are over 15 years old, he'll indicate that they are "beyond their useful life" in the inspection report, suggesting that the buyer should demand replacement, even if they're working fine.

Your inspector is a generalist, and he'll recommend a secondary inspection by a specialist if, for example, he suspects the presence of mold, asbestos, electrical or structural issues. Because we're in the Rocky Mountains, he will certainly recommend a test for radon gas using an electronic device that samples the air for the presence of radon once an hour for 48 hours. And your agent or inspector should *always* recommend a sewer scope to determine whether the sewer line from the house to the sewer main is damaged or has root intrusion.

Are home inspections required?

No, but a buyer would be ill-advised not to spend several hundred dollars for a professional inspection, a radon test and a sewer scope, given that any single issue that is uncovered could cost far more to mitigate than you spent to uncover it, and the buyer could reasonably expect the seller to agree to the repair, especially when it's a health or safety issue, as is often the case. That's why the headline above says that an inspection is a buyer's "best investment."

Who performs the home inspection?

Fortunately, there are national associations which certify home inspectors, because the State of Colorado does not license or regulate them (which I have argued for in previous columns). Sewer inspectors are also not licensed or regulated. Radon inspection *is* now regulated, and the person who installs the device must be licensed for that.

That said, however, your real estate agent, unless he or she is a newbie, probably has several inspectors, including structural engineers, electricians, and other specialists, that he can recommend based on past experience with other buyers.

Who is responsible for inspection costs?

The state-mandated purchase contract states that inspection is the buyer's responsibility and expense. Sometimes, a buyer will submit an inspection objection which demands

that the seller hire, for example, a licensed electrician to inspect the home and make any recommended repairs, but a seller should reject such a provision and remind the buyer that doing so is the buyer's responsibility and expense.

Should buyer attend the inspection?

Absolutely. The inspector will create a report detailing the results of the inspection, but the buyer should attend the inspection so the inspector can explain any issues that he uncovers, show where utility turn-offs are located, and answer other buyer questions.

How long does the inspection take?

A thorough home inspection should take at least two and usually three hours for a typical single-family home. A condo or townhome can be inspected in less time, and a large home could take even longer, especially if there are outbuildings.

When the inspector has finished his rounds, he will want to go over with you the key issues that he discovered. He will have taken photos and possibly videos of the issues he discovered, which will be included in the PDF he sends you and your agent later that day or the following

Subdivisions Without an HOA Can Still Have Covenants

Covenants have been around for at least as long as subdivisions, and probably longer. Not so long ago, covenants tended to focus more on racial discrimination than on controlling things like the minimum or maximum size of homes, the requirement to have grass in the front yard, etc.

Nowadays those provisions which discriminated against people of color and/or Jews are illegal and can't be enforced, but there *are* provisions on other issues which *can* be enforced — but by whom?

That's why homeowner associations (HOAs) were created. Not only do they provide services for which they charge dues, but they can enforce covenants and their own rules and regulations to which homeowners must abide. And state law stands behind those enforcement powers. In

day. Some inspectors now put their reports online, which has the benefit of including links to video clips.

Some inspectors provide a 3-ring binder which not only includes the printed report, but also contains useful homeowner advice about all aspects of maintaining the home year-round.

What does it mean if a home is listed "as is"?

I addressed this in my column two weeks ago, but let me repeat my comments. Yes, a *seller* may say upfront that the home is sold "as is" and that they will not make any repairs. Or, to win a bidding war, the *buyer* may "waive inspection" in their purchase contract, but I consider that phrase bogus, for the reason that the buyer will (or should) still conduct a professional inspection, and, if a serious issue or two are uncovered, the buyer can still terminate the contract because of that condition. When notified, the seller will most likely want to salvage the contract by offering to make the necessary repair. Thus, the house was *not* sold "as is" after all, and the buyer didn't really "waive inspection objection."

fact, until last year an HOA could actually foreclose on a member's home if they failed to pay fines for violations levied by the HOA. (Now an HOA can only foreclose on a member's home for non-payment of assessments.)

So, let's say you are in a subdivision with no HOA (yippee!), but a neighbor is violating something in the covenants, such as parking their work truck or an abandoned car in their driveway or on their front lawn?

As the complaining neighbor, your only recourse is to sue the offending neighbor in civil court for violating the covenants that pertain to that home. Because of the cost and inconvenience associated with litigation, only egregious violations are likely to be enforced by one neighbor against another.

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