

GET A HOME INSPECTION



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Inspection Costs & Who Pays

- Typically paid by the buyer
- \$600–\$900 in Colorado
- Commonly includes:
 - General home inspection
 - Sewer scope
 - Radon testing (in Colorado)

WHAT BUYERS NEED TO KNOW IN COLORADO

NEVER Skip a Home Inspection

Never skip a home inspection — it's a mistake that can cost you thousands. An inspection helps identify major issues and safety concerns before closing, giving you clarity and protecting your investment, even in competitive markets.

What an Inspection Is (and Is Not)

- Designed to identify major defects and safety issues
- Inspectors also note minor maintenance items for awareness
- Inspections cannot guarantee against hidden or future issues

What Inspectors (& we) focus on

- Foundation & structural components
- Plumbing systems
- Electrical systems
- Roof condition
- HVAC systems

Negotiations, Reality Check & Strategy

- Sellers may agree to repair certain items
- Systems that are older but functioning are typically not replaced
- Inspection negotiations happen within a short, defined window
- When major systems or appliances are older but operable, a home warranty may be requested to help reduce unexpected replacement costs and provide peace of mind after closing
- STRONG REPRESENTATION MATTERS. Inspection negotiations move quickly. A strong agent helps you prioritize issues, negotiate strategically, and protect your interests during this limited window.

CONSUMER GUIDE: HOME INSPECTIONS

[Between signing and close](#), a homebuyer may choose to have a new home inspected to make sure it is in good condition and safe for a new owner. Here's what buyers and sellers should know:

What is a home inspection? A home inspection is an assessment of a home's condition in which an inspector identifies potential problems in a home's structure, exterior, roof, plumbing, electrical systems, heating and air conditioning, interiors, ventilation/insulation, and fireplaces. An inspection may also include tests for [problems that can affect human health like mold, radon gas, lead paint, and asbestos](#).

Are home inspections required? No, but a buyer can choose to include an inspection as a contingency—a condition that must be met for the transaction to continue—in their purchase agreement. This is because inspections can help inform buyers and flag costly problems they may not notice until after move-in. However, some buyers may choose to waive home inspections as a tool to make their offers stand out in competitive markets. There are also options somewhere in between, such as only asking for a seller to make repairs for major issues found during an inspection.

Who performs the home inspection? Members of the American Society of Home Inspectors (ASHI) or the International Association of Certified Home Inspectors (InterNACHI) are trained and certified to perform the inspection. The cost will vary depending on a property's size and how many additional tests are needed. An agent who is a REALTOR® can help you [find a trustworthy inspector](#) and determine the types of inspections to consider.

Who is responsible for inspection costs? Buyers are typically responsible for inspection costs. In some cases, sellers may choose to have an inspection before putting their home on the market to get more information about the condition up front, giving them more control over repairs and preparing them for discussions with buyers. Sellers may offer to cover the cost of home repairs as a [concession](#) when marketing their property, or buyers could request the seller pay for inspections as part of the purchase agreement.

Can a buyer attend an inspection? Yes, it can be very beneficial for a buyer to join the inspector as they do their work. Inspectors can show buyers where plumbing or electrical details are located and help them understand the scope of any potential or identified problem.

How long does the home inspection take? The length of a home inspection will depend on factors like a home's size and condition, but will typically last at least two to three hours.

What are some of the common issues found during home inspections? Inspection reports educate buyers on the current conditions of systems and structures in a home, including recommendations on how to maintain a home and updates for future consideration. Inspectors may flag items that should be monitored or issues that have the potential to cause larger problems after move-in. These issues vary widely, but some common problems inspectors look for are structural or foundation problems, improper drainage that could damage the structure over time, faulty wiring that could disqualify a home from being insured, HVAC system issues, and safety issues such as tripping hazards or too few smoke alarms or carbon monoxide detectors.

What does it mean if a home is listed "as-is"? A home being sold "as-is" or "in its present condition" means that the seller is not making any guarantees about the home's condition and has decided they will not make repairs even if the buyer decides to get an inspection. Buying a home as-is comes with some risk, so talk to your agent about options that work best for you. Sellers should also talk to their agents about the pros and cons of listing their property as-is.

Practices may vary based on state and local law. Consult your real estate professional and/or an attorney for details about state law where you are purchasing a home. Please visit [facts.realtor](#) for more information and resources.

CONSUMER GUIDE: THE APPRAISAL PROCESS

If you are financing your home purchase, you will likely be required to get a home appraisal as one of the [steps between signing and close](#). Here's what you should know:

What is an appraisal? An appraisal is an opinion on a home's market value that helps a lender ensure the purchase price is in line with the property value. The process is led by a licensed or certified residential appraiser—an independent third party engaged by the lender to provide a professional judgment on the home's value. Appraisers do not represent the buyer or seller; their sole duty is to come up with a fair and accurate valuation of the property. While all appraisers follow a set of standards, [appraisers who are REALTORS®](#) have the added commitment to uphold the REALTOR® Code of Ethics.

Do I have to get an appraisal? If you are taking out a [mortgage](#) on your new home, your lender will usually require you to get an appraisal to help establish the “loan-to-value (“LTV”) ratio,” or the percentage of the home's price that you'll borrow. Higher LTV ratios are riskier investments for the lender, so generally they look for LTV ratios of 80% or less. If you are paying in cash, an appraisal isn't required, but it can still be useful to get a third-party opinion to make sure you aren't overpaying. In certain instances, the requirement for an appraisal may even be waived by either the lender or the buyer to make their offer more attractive to a seller.

What does an appraiser look at? Different appraisers may take different approaches. By referencing databases such as [Multiple Listing Services](#)—online platforms that compile home listings in a given market—appraisers can use recently sold properties that have similar characteristics, called “comparables,” to help come up with a reasonable value for your home. They will also look at the home's condition, recent renovations or improvements, amenities, location, size, and other characteristics. Whatever method an appraiser uses, it must be independent, un-biased, and backed up by evidence.

Do appraisals take place in person? An appraisal may include an in-person visit, but it is not always required. In some instances, hybrid and desktop appraisals are used where appraisers collect data remotely and speak with reliable third-party sources familiar with the property and surrounding area, such as current or former agents of the comparables being considered.

Is my agent allowed to communicate with the appraiser? Yes. Your agents and others involved in the transaction are allowed to communicate with the appraiser and provide property information. It is not only unethical, but it is also unlawful for agents to intimidate, persuade, or bribe an appraiser to influence the valuation, and an appraiser may not disclose confidential information at any time.

What happens if the appraised value is different from the purchase price? A mismatch between a home's appraised value and the purchase price can impact how much your lender allows you to borrow for your mortgage. You can negotiate to include an appraisal contingency—a condition that the value and purchase price must align in order for the transaction to continue—in your purchase agreement, but an appraisal contingency is not required.

Will I receive a copy of the appraisal? Yes. The Federal Equal Credit Opportunity Act requires lenders to automatically send you a free copy of home appraisals and all other written valuations on the property after they are completed. However, if you are granted an appraisal waiver by your lender, your lender is not required to send you a copy of the valuation report.

Can I request that an appraiser correct or update the appraisal? If you believe the appraiser did not consider important information about the property or available comparables, you can request a reconsideration of value (“ROV”) to ask that the appraiser reevaluate their analysis. Your lender will provide instructions on how to initiate an ROV, and your agent can help you gather the appropriate information to complete the request. If you believe an appraiser has reached an inaccurate or biased decision, you can also file a report with your state and federal regulatory agencies using the Appraisal Subcommittee's [Appraisal Complaint National Hotline](#), or a local nonprofit fair housing organization ([find by ZIP code here](#)). Find support and other resources [here](#).

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