



DAVE WINDSOR ANSWERS YOUR REAL ESTATE QUESTIONS

Protect Yourself From 'Subject To Influence'

Dear Dave: I'm in the military and I'm getting stationed in Anchorage this year. I'm a first time home buyer and purchasing a New Construction Townhome in Anchorage. I was told that the home goes through 17 different inspections from the city during certain phases of construction, and a final for a Certificate of Occupancy. With this done it was recommended that I would not need a home inspection. What do you recommend?

Answer: I would never buy any home, new or otherwise, without paying the small fee of \$400 for a confidential report prepared by someone working for me.

It doesn't matter how many inspections have been done, the question is for whom and by whom? City inspectors do a great service but in a city as small as Anchorage all people are 'subject to influence'. If the electrical inspector comes by a home under construction and the builder, now on first name terms with the inspector after many years, and hundreds of homes later, states that he is almost finished with something, or access to a certain part of the structure is difficult today, the inspector can be 'subject to influence'.

For the same reason, I would never accept a pre-sale inspection

or pre-sale appraisal conducted on behalf of a seller of an existing home. Just as the builder has a vested interest in obtaining the Certificate of Occupancy as soon as possible, a seller has an interest in a non-critical inspection and a high valuation on his property for sale.

None of this is to suggest outright dishonesty, but everyone is 'subject to influence' depending on the circumstances.

I have often attended home inspections of 3 to 5 year old homes where the Inspector's comment was, "I don't know how the builder got away with that!" This suggests that one of the 17 inspectors you mention missed something, either due to human error or undue influence, be it an impact bar in front of a furnace in the garage or missing insulation in part of the attic.

If you hire a home inspector that is working for you, the influence will be yours, and you will be surprised at the results. Notorious in new construction, for example, is building debris in the heating vents. Nobody bothered to clean it out because the wide-eyed buyer, aglow with new construction fever, never even thought to check it out.

Anchorage is blessed with some excellent builders and others who, in these difficult economic times, may take short cuts to minimize

cost. These less ethical builders are hoping the municipal inspector doesn't notice a code violation, and this can be facilitated by keeping the inspector distracted on his official visit.

To avoid any such 'bad news later' incidents the simplest solution is for you to spend money on the smallest insurance you ever applied for, \$400 for the peace of mind that your \$300,000 (or more) investment is sound. Don't let anyone talk you out of it, least of all the builder.

Dave

Windsor

A handwritten flourish or signature mark, possibly a stylized 'Z' or a similar symbol, written in blue ink.

