

## Don't Pass up the Inspection if You're Buying a Condo

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If you're one of the growing number of homeowners looking to purchase a condominium then you should be consider a home or condo inspection. The buying process isn't any different than if you are buying a single-family home - especially when it comes to the inspection. Aside from the size of the dwelling, one of the only differences between most condos and homes is the shared space for condo owners. Typically the homeowners association (HOA) owns the exterior pf the building as well as the common spaces both inside and out. A perspective buyer will want to review these areas as well as the financial management and health of the association. You may also ask to review the minutes from prior HOA board meetings - perhaps the past six or 12 months. This will give you a good idea of what's going on in the complex. If owners are having problems of any kind, it's a good bet they'll let it be known at a meeting. The board, and then usually a management company, are the entities that have the power to fix any problems in the common areas, including the major systems that affect all the units. As an owner you will have a financial interest in the maintenance of common areas as well as the building. The projected costs of common property maintenance, include upkeep of the grounds, painting of the exterior, eventual roof replacement, etc., are paid by your monthly membership fees. One area to look at is the cash reserve that is kept for major items such as the roof, siding and decks. A projection of these costs should have been made, and then the maintenance monies set aside for needed repairs should be adequate. Another area to look at is the history if special assessments. Additional assessments occur when the HOA does not have monies set aside for expenses. These assessments could be large or small but will impact your monthly costs. Frequent unexpected assessments could be a warning sign of a poorly managed HOA.

Typically, I will start my inspection with a review of the exterior conditions, even though these are common areas of the property. These would include the exterior walls and trim, patios and decks, porches and entry stairs, roofing conditions, exterior electrical and plumbing conditions, parking structures, etc. If these areas are showing signs of needing maintenance then the perspective buyers should check the HOA maintenance plan to see if they are scheduled for work.

Once I get inside the condo I will want to know if the building has central hot water or heat. Typically we will not be inspecting the building's boilers just verifying that it delivers heat when called for. Some buildings will place the forced hot air heaters outside of the unit and the inspector will need access to those spaces to verify operations. Once I get inside the condo the inspection is similar to a home inspection. Inspection items include the electrical wiring, hot water fixtures windows, doors, cabinets, fireplace, air conditioning, kitchen range, dishwasher, sinks, toilets, tubs, showers and so on. As I go through I will be noting the operation of the items and what kind of maintenance they will be requiring.

One of the most important aspects of the inspection is the buyer's participation. Your investment of spending these few hours during the inspection could prevent headaches and save time in the future. Inspectors may also point out little flaws or oddities that don't measure up to being mentioned in the report, but may warrant keeping an eye on. The purchase of a condo can be you first step in building real estate equity and a good inspection can ensure it is a positive experience.

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