

Who Do I Call First?

After deciding to use the 203k loan program, many homeowners want to get bids for the work they would like to have done on the property. In most cases, they do this for two reasons: one, they want to get a feasibility estimate to see how extensive the repairs are and whether or not they should continue with making an offer on the house. The other reason is that the house may not have been inspected and the buyers don't want to pay the cost of having a home inspector look at the home.

Many contractors shy away from homeowners who just want to use the time and resources of a contractor to get estimate after estimate on a home they may or may not purchase. In a case like this, it is not uncommon, nor unreasonable for a contractor to charge you for the estimate you are seeking.

Any house you are seriously considering purchasing should be inspected by a professional home inspector. This inspector works for you and will give an unbiased opinion and report on the condition of the home. This is where the HUD Consultant comes in: a **HUD Consultant** is also a home inspector and will not only inspect your home but is also give you a work write up of your "wish list" items (the things you want) and the items that are mandated by HUD. Quite simply, the contractor does not know which items that are mandated and which items that are not mandated by HUD to be fixed or replaced. Therefore, if the contractor comes out the first time and gives you an estimate without a write up, he will have to come back out and give you another estimate based on the write up from the HUD inspector. **Contractors do not like to do this!**

So give us a call and we will put you in touch with a consultant and from there we will be able to write an estimate based on his/her work write up.