

COLORADO HOA FORUM
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HOA Home Inspection Checklist

Home Inspection Saves Dollars and Headaches



Colorado HOA Forum: a home owner's advocacy organization
dedicated to improving HOA governance through legislative
reform
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Date: 00/00/00

Grounds

- Proper grading drainage away from house
- No evidence of standing water
- No leaks from septic tank or leech field
- Yard, landscaping, trees and walkways in good condition
- No branches or bushes touching house or overhanging the roof
- Exterior structures (fences, sheds, decks, retaining walls, detached garages) in good condition, no evidence of termite damage or rotted wood
- Railings on stairs and decks are adequate and secure
- Driveways, sidewalks, patios, entrance landings in good condition, and pitched away from structure
- Downspout drainage directed away from structure

Structure

- Ridge and fascia board lines appear straight and level
- Sides of house appear straight, not bowed or sagging
- Window and doorframes appear square (especially bowed windows)
- Visible foundation in good condition - appears straight, plumb, with no significant cracks



Exterior Surfaces

- Adequate clearance between ground and wood siding materials (6" minimum); no wood-to-earth contact
- Siding: no cracking, curling, loose, rot or decay
- Masonry veneers: no cracks in joints, no broken, spalling or flaking components
- Stucco: no large cracks (discuss all stucco cracks with a professional inspector)
- Vinyl or aluminum siding: no dents, damage, no bowing or loose siding
- No vines on surface of structure
- Exterior paint or stain: no flaking or blisters
- No stains on exterior surfaces

Windows, Doors and Wood Trim

- Wood frames and trim pieces are secure, no cracks, rot or decay
- Joints around frames are caulked
- No broken glass (window or storm panes) or damaged screens, no broken doublepaned, insulated window seals.
- Muntin and mullion glazing compound in good condition
- Storm windows or thermal glass used
- Drip caps installed over windows



Electrical

- Visible wiring: in good condition, no "knob-and-tube" wiring, no exposed splices, cables secured and protected
 - Service panel: adequate capacity, all cables attached to panel with cable connectors; fuses or breakers are not overheating
 - No aluminum cable for branch circuits
- ### Heating/Cooling System
- Appears to operate well throughout (good air flow on forced hot air systems)
 - Flues: no open seams, slopes up to chimney connection
 - No rust around cooling unit
 - No combustion gas odor
 - Air filter(s) clean
 - Ductwork in good condition
 - No asbestos on heating pipes, water pipes or air ducts
 - Separate flues for gas/oil/propane and wood/coal

Pets:

- Pet Stains
- Odors
- Sanitize areas
- Floor Board Damage/walls



Note things you want /should be removed

- Radon
- Appliances
- Smoke Detectors
- Termites
- Mold
- Asbestos
- Smoker in house/odorize?
- Water Main from Home to Street
- Smoke Damage/Fire in House
- Flooding in Home/water damage
- Meth house/pot growing house history



Don't rush through this effort, unidentified problems can be expensive and even lead to your home being uninhabitable.

Get agreements on repairs in writing.
Get agreements on what the HOA will
repair or replace in writing.



Miscellaneous

- Smoke and carbon monoxide detectors where required by local ordinances
- Stairway treads and risers solid
- Stair handrails where needed and in good condition
- Automatic garage door opener operates properly, stops properly for obstacles

Basement or Mechanical Room

- No evidence of moisture
- Exposed foundation; no stains no major cracks, no flaking, no efflorescence
- Visible structural wood: no sagging, no damage, no decay, no stains, no damage from insects, sills attached to foundation with anchor bolts

- Insulation at rim/band joists

Crawl Space

- Adequately vented to exterior
- Insulation on exposed water supply, waste and vent pipes
- Insulation between crawl space and heated areas, installed with vapor barrier towards heated area
- No evidence of insect damage
- No evidence of moisture damage

Plumbing

- Visible pipes: no damage, no evidence of leaks, no signs of stains on materials near pipes; drain pipes slope slightly down towards outlet to septic/sewage system
- Water heater: no signs of rust, vented properly, sized to produce adequate quantities of hot water for the number of bedrooms in the house.
- Water pump: does not short cycle
- Galvanized pipes do not restrict water flow
- Well water test is acceptable
- Hot water temperature between 118 - 125 degrees Fahrenheit



Note, in Colorado Home Inspectors do not require a license nor is there any State oversight. Mostly anyone can present themselves as a home inspector. Ask the inspector about any certifications or training they have completed, how they warrant their work, and any liability insurance they carry. Legal action for a faulty inspection that misses defects is difficult and costly to litigate.

- Ask the inspector how they warrant their work
- Get a signed inspection report
- Get the HOA to sign off on what they will repair-replace-correct

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Roof

- Composition shingles: no curling, no cupping, no loss of granulation particulate, no broken, damaged or missing shingles, no more than two layers of roofing
- Wood shingles or shakes: no mold, rot or decay, no cracked/broken/missing shingles, no curling
- Flat roofs: no obvious patches, no cracks or splits, minimal blisters/"alligatoring" and wrinkles, no silt deposits (indicates improper drainage), sealed tar at flashings
- Flashing around roof penetrations
- No evidence of excess roofing cement/tar/caulk
- Soffits and fascia: no decay, no stains
- Exterior venting for eave areas: vents are clean and not painted over
- Gutters: no decay or rust, joints sealed, attached securely to structure, no bending or sagging, no sections of gutter or downspout missing, gutters clean, no mud deposits
- Chimneys: straight, properly flashed, no evidence of damaged bricks or cracked joints, mortar/cement cap in good condition

Attic

- No stains on underside of roofing, especially around roof penetrations
- No evidence of decay or damage to structure
- Sufficient insulation and properly installed insulation (moisture barrier installed closest to the heated area of the house)
- Adequate ventilation, clear path into attic for air entering through soffit vents, adequately sized gable end louvers, all mechanical ventilation operational
- No plumbing, exhaust or appliance vents terminating in attic
- No open electrical splices

Interior Rooms

- Floors, walls and ceilings appear straight and plumb and level
- No stains on floors, walls or ceilings
- Flooring materials in good condition
- No significant cracks in walls or ceilings
- Windows and exterior doors operate easily and latch properly, no broken glass, no sashes painted shut, no decay; windows and doors have weatherstripping, "weep holes" installed
- Interior doors operate easily and latch properly, no damage or decay, no broken hardware
- Paint, wall covering, and paneling in good condition
- Wood trim installed well and in good condition
- Lights and switches operate properly
- Adequate number of three pronged electrical outlets in each room
- Electrical outlets test properly (spot check)
- Heating/cooling source in each habitable room
- Evidence of adequate insulation in walls
- Fireplace: no cracking or damaged masonry, no evidence of back-drafting (staining)



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Kitchen

- Working exhaust fan that is vented to the exterior of the building
 - Ground Fault Circuit Interrupter ("GFCI") protection for electrical outlets within 6 feet of the sink(s)
 - Dishwasher: drains properly, no leaks, baskets, door spring operates properly
 - No leaks in pipes under sinks
 - Floor in cabinet under sink solid, no stains or decay
 - Water flow in sink adequate
 - No excessive rust or deterioration on garbage disposal or waste pipes
 - Built-in appliances operate properly
 - Cabinets in good condition: doors and drawers operate properly
- ### Bathrooms
- Working exhaust fan that doesn't terminate in the attic space
 - Adequate flow and pressure at all fixtures
 - Sink, tub and shower drain properly
 - Plumbing and cabinet floor under sink in good condition
 - If sink is metal, it shows no signs of rust, overflow drain doesn't leak
 - Toilet operates properly
 - Toilet stable, no rocking, no stains around base
 - Caulking in good condition inside and outside of the tub and shower area
 - Tub or shower tiles secure, wall surface solid
 - No stains or evidence of past leaking around base of bath or shower

Demand
Answers

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