

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

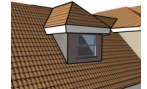
- Visible pipes: no damage, no evidence of leaks, no signs of stains on materials near pipes; drain pipes slope slightly down towards outlet to septic/sewage system
- Water heater: no signs of rust, vented properly, sized to produce adequate quantities of hot water for the number of bedrooms in the house.
- 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-

**Get agreements on repairs in writing.
 Get agreements on what the HOA will re-
 pair or replace in writing.**



Have the home inspector obtain any HOA home inspection report showing any covenant violations to identify corrective

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 (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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