

## Home Inspection

Use this brochure to make sure that your home inspector is making a thorough inspection and have them certify that all their items and those in this brochure have been addressed. The inspection report should identify problems, conditions, and corrective actions and applicable commentary. Note, even a new home should be inspected.

*After completion of the home inspection identify what issues are the home buyer's responsibility and what issues are the responsibility of the HOA. If the home requires any HOA mandated repairs be sure to get the HOA clarify what has to be done by what date and if there are any specific requirements such as what material must be used. You may get an estimate from a vendor that may not consider HOA requirements and this can significantly increase a repair or replacement. Get the HOA to put in writing any actions you expect them to address.*

*Ask what appliances come with house and if there is any home owner's warranty included.*

*Condominium: get the home inspected even though the list of inspection tasks will be not as comprehensive as that of a single family home because the HOA is responsible for many of the maintenance/repair tasks: your home inspector can explain the difference. Ask if the HOA has completed an envelope study; this is when the HOA has hired an engineering firm to study and evaluate the skin of the property that is the responsibility of the HOA: this will provide the buyer with a view on how well the HOA attends to its maintenance responsibilities and can foretell the need for future special assessments.*

## Get Informed

### Before You Buy



Use the Home Inspection Worksheet along with this brochure to help you track what tasks have been completed, what needs to be done and to identify what your will repair and what is cov-

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Buying a home in a Homeowners Association (HOA) is different. Learn what you should know BEFORE buying your home.

## #1

Read the HOA Governing Documents to avoid problems

## Home Inspection Checklist (ask the questions in this guide)

### Mitigate the Unexpected

- **Get a Home Inspection**
- **Get Corrective Actions in Writing**
- **Verify who is to repair what & when**
- **Get approval of HOA for any landscaping or architectural work**
- **Have home inspector get HOA violations, home inspection report for corrective action**



**Not so quick! Do your homework.**

HOA POST- PURCHASE home buying problems can be mitigated by becoming an informed consumer **BEFORE YOU BUY A HOME**

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Buying a home in a Homeowners Association (HOA) is different. Learn what you should know BEFORE buying your home.

## HOA Home Buyer's "Home Inspection Checklist" (ask the questions in this guide)

### Mitigate the unexpected Get a Home Inspection



A valuable checklist for HOA home buyers that will mitigate post purchase problems and make moving into the HOA community a smooth transition

**Read the HOA Governing Documents, Understand the Controls, Covenants, and Restrictions before Closing on the Home!**

### Get it in Writing:

Any agreements with the home seller or the HOA on who is to repair or replace and when and for how much must be in writing and signed by the responsible parties.

Double check with the HOA prior to purchase any structural, landscaping or other violations that exist on the home and ask about any agreements for corrective action. Avoid inheriting any unresolved fines or directives between the HOA and the home seller.



Provide your home inspector with this list, get answers, work with your Realtor to resolve questions, get outstanding HOA violations and their home inspection report as applicable, resolve who will fix problems (buyer or seller)



## HOA Home Buyer's "Home Inspection Checklist"

### 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

### Miscellaneous/Interior:

- Inspect surrounding landscape and development for potential problems.
- Utilities underground or above ground and potential for problems/outages
- If property next to common areas in HOA, what is the use?
- Verify with utility companies any planned development or assessments for maintenance
- Obtain age of furnace, water heater, A/C, appliances
- Last time ducts cleaned
- Confirm any recent insurance claims
- Confirm any flooding in home
- Any mold problems remedied
- Any pets in home and what type
- Crime rate in area and installed security system
- Any fires in house, if so from what
- Separate inspection of any solar units
- Last painted (condition approved by HOA)
- Any outstanding architectural or landscaping issues w/HOA
- Fogged windows

### Read the other HOA Home Buying Kit Brochures:

- [Home Buying \(profiling and selecting the right HOA for you\)](#)
- [HOA Documentation You Must Read Prior to Purchase](#)
- [HOA Maintenance Guide](#)

### 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

### 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

### Interior/Attic/Chimney/Fireplace/Electrical

- 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 weather-stripping, "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 on fireplace façade), damper operates properly, flue has been cleaned, flue is lined
- Were there pet/animals in the home, inspect for damage including floors, carpet, basement, walls
- Did the sellers smoke in the house, smoking odors
- All electrical outlets working?
- Any evidence of aluminum vs copper wiring?

**Condominium buyers: Ask if the HOA has completed an envelope study; this is when the HOA has hired an engineering firm to study and evaluate the skin of the property that is the responsibility of the HOA: this will provide the buyer with a view on how well the HOA attends to its maintenance responsibilities and can foretell the need for future special assessments. Also: get the unit inspected and be sure to include:**

- Arrange/notify management company, introduce inspector**
- Inspect walls between units, roof**
- Sound mitigation, floors above, walls, outside noise**
- Ceiling for water damage, floors**
- Radon**
- Smoke alarms in unit/hallways**
- Avoid aluminum wiring**
- Fogged windows**
- Central or individual electrical/cooling/heat and blower fans**
- Access areas/fire escapes/moving in access/security**
- Water valve controls**
- Existing appliance/AC etc warranties**
- Personal storage area**
- Intercom**
- Vents functioning in each bedroom**

