

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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www.coloradohoaforum.com

**Condominium buyers see our other home buying
documents posted on our web site for specific issues**

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



Summary and Comments concerning the HOA Home Inspection

Have your home inspector work with you to obtain any HOA home inspection (HI) report and/or outstanding covenant violations reports and obtain the HOA covenants. There should be no charge. Agree on who, seller or buyer, will fix violation and using the HI determine the cost. Violations discovered and documented days before a sale with HOA HI will not generally be related to any lien but a future action on the part of the HOA. Unresolved violations via the HOA home inspection will not/should not hold up the home sale but should be resolved. HOA HI violations, if any, seem to be an inspection looking for a problem to justify the work and enhance the income of property management companies. The HOA HI inspection cost to the seller can't be justified to confirm if violations were corrected: this cost has already been included with HOA dues. Identifying violations and issuing violation letters is an ongoing responsibility of the HOA in conjunction with the management company and paid for with HOA dues and the HOA HI thus takes on a nature of duplicate billing. Note, request your HI complete an external inspection of the property based on covenants when they complete their normal inspection. Most HOA HI with the sale of a home are rudimentary at best, any violations already known to the home seller and HOA. Note, HOA home inspection will involve not much more than a drive by and cost you up to hundreds of dollars. Many HOAs don't have home sle HI because they monitor violations throughout the year as part of the maintenance and operation plans. Known violations should be resolved prior to home sale with a confirmation letter from the HOA acknowledging corrective action. Only "known" or active violations being pursued by the HOA when you complete a HI should be part of the home sale process. Known and unresolved violations will generally be inherited by the buyer.

Condominium buyers

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



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 repair or replace in writing.



Have the home inspector obtain any HOA home inspection report showing any covenant violations to identify corrective-action. If the HOA doesn't have a report then request the inspector get a list of covenants and inspect the property for compliance

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)



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

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.

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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



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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