

Inspections

The Colorado Contract to Buy and Sell Real Property (CBS-1) contains specific language that affords buyers the opportunity to inspect the physical condition of any property they are under contract to purchase prior to actually closing on that property. There are a multitude of opinions and approaches to the entire inspection process. This is an outline of how we approach the property inspection.

Once we have found a home that the buyer wants to purchase and we actually have that home under contract the "Due-Diligence" period begins. "Due-Diligence" is a short period of time, generally a couple of weeks for the buyer to get their financing in order and perform the inspections and investigations necessary to have a clear picture of the property's condition.

In the old days the motto was **Caveat emptor**, Latin for "**let the buyer beware**". Times have changed and the advent of Buyer Agency has certainly created a more level playing field. During the actual inspection our goal is to expose any potential health, safety, structural or mechanical issues.

The inspection is our time in the house with a trained professional, time to discover the true condition of the property you are about to buy. This is why the choice of an Inspector is an important one. Property inspectors are not licensed or regulated but there are organizations that set guidelines, standards and promote general competence in the field. Organizations like The American Society of Home Inspectors [ASHI](#), National Association of Home Inspectors [NAHI](#), Additionally, personal referrals and past experiences can help find a skilled inspector. Membership in one of the above organizations should be a minimum requirement.

Inspectors generally follow a specific routine as well as a set of standards or guidelines, when they perform an inspection (here are ASHI's guidelines). The inspection usually begins with the roof and exterior and then progresses in towards the center of the home. The inspection should address all of the major systems of the home as well as any structural, health and safety issues.

It's important to note the home inspector is a generalist. When there are serious structural, mechanical or electrical issues, the inspector should recommend further evaluation by a licensed specialist (much like a Doctor).

After the inspection, the purchaser can request repair, replacement or remuneration for any conditions they deem unacceptable. The prospective seller then has then right to address the buyers concerns. Ideally both parties agree and we proceed to the closing.

In many cases the inspection becomes a re-negotiation of the contract. Additionally, the inspection phase of a real estate transaction can become an emotional struggle. The seller feels like they have already bent as far as they are willing and now the buyer is coming back asking for more. The buyer on the other hand feels like the seller agreed on the price because they knew these issues existed and they aren't going to get stuck with someone else's problems. A good broker will keep the entire transaction in perspective for their clients, present facts and facilitate what is right, not necessarily what is easy.

The climate of the "Front Range" creates some unique inspection issues. Here is a list of common inspection issues:

Most Common Inspection Issues:

After hundreds of "Home Inspections" we have learned to spot some trends. The purpose of this page is to share what we have learned so our clients (buyers and

sellers) can have a better understanding of what to look for before going to the property inspection

Here in the Front Range of Colorado we can experience extreme weather conditions, from intense sunshine and driving rains to cold and snow. These conditions can wreak havoc on a homes exterior. During the course of a property inspection these are the issues we generally find on the exterior inspection.

Oldach Wood Windows:

The Oldach Window Company, originally from Nebraska, built and sold windows in the Front Range thru the 80's and into the early 90's.

Oldach produced and sold an affordable wood window that was used in the late 80's and early 90's by many of our areas builders. At the time the thought was that any wood window was better then a vinyl or aluminum window.

Unfortunately, the Oldach wood windows couldn't stand up to the drastic elements and wide range of weather we see here in the Front Range. Most of the Oldach wood windows we see these days have failed. Here are a couple of examples of what we see on a daily basis...

Drying Wood:

The fundamental problem with these particular windows is the type of wood they are made from. This particular wood tends to dry out in the intense Colorado sun. The photograph below shows the exterior of an un-maintained Oldach wood window.



Drying wood on an exterior window frame

Broken Thermoseals:

These are a dual paned window with a hermetic thermo seal between the two panes of glass. The primary problem we see with these windows is failure of the thermo seals. This failure leads to condensation and fogging between the window panes.



Fogged Oldach Wood Window

Failing Stop Gap Trim:

Failure in these windows usually starts on the exterior of the window. There is a small piece of trim on the window called the "stop gap" trim. As you can see in the following photo, the trim piece dries and shrinks, exposing the sealant behind the glass.



Failed Stop Gap Trim

Delaminating Stucco:

Stucco is a popular exterior cladding for homes here in the Pike's Peak Region. Our climate is extreme and we can see wide temperature ranges in the same day. The intense sunlight also tends to bake wood and composite products like Masonite.

Stucco at the most basic level is cement. It is generally applied over an appropriate substrate, usually some kind of wire mesh. Stucco, if applied correctly should be maintenance free for longer then most people tend to stay in a home.

In our area we generally see stucco problems arise from improper application. Historic homes in the downtown part of Colorado Springs were generally wood frame with wood lap siding. In an effort to alleviate the ongoing maintenance wood homes require, many homeowners turned to Stucco as an easy alternative to their maintenance woes. Unfortunately many of these applications didn't include the appropriate substrate.

Over time, many of these installations have begun to fail. The most common form of failure in delamination, this is a condition where the stucco begins to pull away from the substrate allowing moisture and decay to begin work on the house.

Here are some pictures of a classic downtown stucco delamination.



Delaminating Stucco

This stucco has been applied directly to wood lap siding. The air space between the stucco and the siding is allowing decomposition to occur in the underlying wood siding.



Stucco Substrate

*This shot gives a great view of the underlying substrate.
Notice, no vapor barrier or wire mesh.*

Forced Air Furnaces

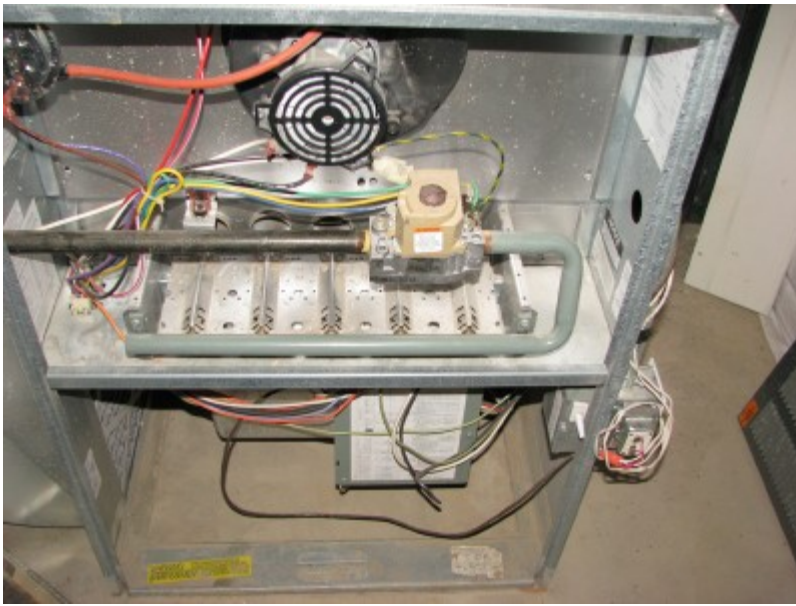
The majority of the inspection issues we see here in the Pikes Peak region tend to be related primarily to deferred maintenance. The biggest culprit tends to be the furnace, especially forced air natural gas furnaces. Based on the design of these units, they actually serve a dual purpose, first heating the air while at the same time filtering some amount of dust and particulates. The dust and particulates are actually what causes the trouble.

Regularly changing filters is a great way to start and certainly helps but forced air natural gas furnaces need regular maintenance, preferably by a licensed professional, ideally two times a year (before and after heating season). Dirty furnaces are responsible for a host of heating problems. Here is a list of possible problems created by a dirty or poorly functioning furnace

- Furnace doesn't produce enough heat
- Higher Natural Gas or Propane Bills
- Furnace cycles On and Off too frequently
- Potential damage to unit
- A poorly functioning furnace can cause carbon monoxide poisoning
- In some EXTREME cases, the unit can cause a fire
- When a furnace is running with a dirty and clogged filter, the air flow across the heat exchanger is restricted, eventually overheating and cracking the heat exchanger.

Furnace maintenance is the single most overlooked item on a property inspection. Additionally, this is usually a red flag that there are more than likely other issues.

If you do nothing else before putting your home on the market, have your furnace professionally cleaned.



This is an example of a dirty furnace, notice the lint and dust on the fan motor.