Your Northern Colorado Story

Home Inspection Guide

A complete reference for buyers and sellers — *buying, selling, thinking it through.*

Critical
Systems, structures, and infrastructure that carry the highest repair costs and must be fully understood before any transaction proceeds.

Preventative
Items that signal upcoming maintenance costs. Small actions by sellers prevent large objections. Buyers should use these as negotiating tools.

Cosmetic
Personal taste items that are easy and affordable to change. Sellers can boost first impressions inexpensively. Buyers should look past these entirely.

HOW TO USE THIS GUIDE *Each item is broken into three views: what the issue is, what sellers should consider before listing, and what buyers should watch for and negotiate. Every detail considered.*

CRITICAL | Warning Signs

High-cost systems and structures. Must be inspected and fully understood before any transaction proceeds.

ITEM	FOR SELLERS	FOR BUYERS

01 **HVAC System** *$5,000 – $12,000+ to replace*	A functioning, recently serviced HVAC is an expectation, not a selling point. Have it tuned up before listing and keep the receipt. Buyers will flag aging units — get ahead of it.	Ask for the age and service records. If the unit is over 10 years old, request an independent HVAC technician inspection. A system near end-of-life is strong grounds for a credit.
02 **Furnace & Boiler** *$3,000 – $7,000 to replace*	Service it and document it. If the unit is 15–20 years old and borderline, pricing that into the sale is cleaner than a last-minute negotiation. A yellow pilot flame or visible rust will be flagged.	Look for rust, unusual sounds, or a yellow/orange pilot flame — it should burn blue. Ask for the last service date. Systems over 15 years old should be budgeted for replacement soon.
03 **Water Heater** *$800 – $2,500 to replace*	If it is over 10 years old or showing corrosion at the base, replacing it before listing removes a common objection at minimal cost relative to the deal.	Check age, visible rust at the base, and water pressure throughout the home. A near-end-of-life heater is a straightforward credit request — don't overlook it.
04 **Roof** *$8,000 – $25,000+ to replace*	Repair visible damage before listing — it shows in photos. If the roof is over 20 years old, price it into the sale. A proactive roofer report builds buyer confidence and removes surprise.	Always request a specialist roofer inspection independent of the general inspector. Missing, curling, or cracked shingles and soft spots are strong negotiating grounds.
05 **Sewer Line** *$3,000 – $25,000 to repair or replace*	Get a camera inspection before listing. If issues exist, disclosing and pricing accordingly is far cleaner than a deal falling apart during buyer due diligence.	This is rarely included in a standard home inspection — request it separately. Root intrusion, pipe collapse, or bellied lines are expensive and invisible without a camera.
06 **Foundation** *$10,000 – $100,000+ to repair*	Serious issues must be disclosed. Minor cracks may only need documentation and sealing. A structural engineer report prepared in advance prevents deals from unraveling at the worst moment.	Look for horizontal cracks in basement walls, sticking doors, sloped floors, or water intrusion. If anything appears off, hire a structural engineer — not just a general inspector.
07 **Electrical Panel** *$1,500 – $4,000+ to upgrade*	Outdated panels — Federal Pacific and Zinsco in particular — will be flagged by every inspector and can affect a buyer's ability to obtain homeowner's insurance. Upgrading before listing removes a common deal-killer.	Identify the panel brand and age. Knob-and-tube or aluminum wiring are significant red flags. Confirm the panel capacity matches the home's current and anticipated needs.

08 **Major Appliances** *$5,000 – $10,000 to replace a full set*	Test every included appliance before listing. A broken dishwasher or unreliable oven will surface during inspection. Replacing one aging appliance may be worthwhile; replacing the full set rarely pencils out.	Run every included appliance during the inspection. Note brand, age, and condition. Factor near-end-of-life appliances into your post-close budget or request credits accordingly.

NOTE *Sellers: Proactive documentation of serviced systems builds buyer trust and reduces last-minute credit disputes. Buyers: Never waive inspection on any item in this section — not even in a competitive market. The cost of a thorough inspection is negligible compared to a post-closing surprise.*

PREVENTATIVE | Maintenance Items

Not dealbreakers, but signals of upcoming cost. Small seller actions prevent large buyer objections. Use these as negotiating leverage.

ITEM	FOR SELLERS	FOR BUYERS
01 **Windows & Doors** *$300 – $900 per window to replace*	Fix broken seals and sticky hardware — they are visible and inexpensive. Full window replacement rarely returns its cost at resale; price it into the sale instead.	Look for foggy double-pane glass (a failed seal), drafts around frames, and hardware that does not operate smoothly. Multiple failing windows add up quickly — document each one.
02 **Insulation & Ventilation** *$1,500 – $4,000 to add or improve*	Attic insulation upgrades are relatively inexpensive and can be marketed as an energy efficiency improvement. Proper ventilation also protects roof longevity.	Ask about insulation levels in the attic and walls. Poor insulation translates directly into higher monthly utility costs. Request an energy audit if the bills seem high or the home runs hot and cold unevenly.
03 **Plumbing Fixtures** *Pipe replacement can reach $5,000+*	Fix visible leaks before listing — they show up in photos and inspections without fail. Disclose known pipe material concerns (polybutylene, galvanized steel) proactively.	Test all faucets, showers, and toilets. Check under sinks for water staining or soft cabinetry. Ask about pipe material — polybutylene pipe (gray plastic) is a known failure risk.

04 **Gutters & Drainage** *$600 – $2,000 to replace*	Clean gutters before listing. It is inexpensive and signals maintenance. Confirm downspouts direct water away from the foundation — improper drainage is a leading cause of moisture problems.	Check that downspouts extend well away from the home. Clogged or damaged gutters direct water toward the foundation and can create long-term structural and moisture issues.
05 **Deck & Exterior Wood** *$5,000 – $20,000 to rebuild*	Repair soft boards and loose railings before listing — safety issues here can create liability and kill deals. Full replacement only if structurally compromised.	Probe wood firmly — if it gives easily, rot is present. Test railings for stability. Any evidence of termite or pest damage should trigger a specialist inspection.
06 **Basement Moisture** *$500 – $15,000+ to waterproof*	Active water intrusion must be disclosed. Address the source before listing — grading, gutters, or cracks. A musty smell alone will raise flags for every buyer who walks through.	Look for water stains on walls, white mineral deposits, or any musty odor. A dehumidifier running in the space is a sign, not a solution. Understand where the moisture is coming from.
07 **GFCI & Safety Devices** *Low cost — high liability if absent*	GFCI outlets near water sources and working smoke and CO detectors are code requirements in most jurisdictions. These are inexpensive fixes that check critical boxes for every buyer.	Test GFCI outlets in kitchens, bathrooms, and garages. Confirm smoke and carbon monoxide detectors are present on every level. These are easy and cheap to correct — but use them as leverage regardless.

NOTE *Sellers: A cleaned gutter, fresh caulk line, and working GFCI outlet can remove three buyer objections at once — all for under $200. Buyers: Document every item in this section and request a lump-sum credit to address them on your own timeline and terms.*

Considerations

Personal preference items that are inexpensive to change. Sellers boost first impressions here. Buyers should look past these to the bones of the home.

ITEM	FOR SELLERS	FOR BUYERS

01 **Interior Paint** *$200 – $600 per room to repaint*	Neutral paint is among the highest-return pre-listing updates. Freshly painted rooms photograph better, feel cleaner, and allow buyers to envision themselves in the space.	Color is personal and paint is inexpensive. Look past the palette to the condition of the walls themselves. A bold accent wall has no bearing on the value of the home.
02 **Landscaping & Curb Appeal** *Basic curb appeal is low cost*	Mow, edge, mulch, and trim before listing. First impressions begin outside. Major landscaping overhauls rarely return their full cost — focus on clean and tidy, not dramatic.	Evaluate the bones of the yard: grading, drainage, and mature trees. Current plantings and garden beds are easy to change over time and should not influence your offer.
03 **Appliance Finishes** *Cosmetic only — no functional impact*	Do not replace appliances simply to match finishes. Buyers rarely expect a perfectly coordinated set and this cost rarely returns. Function matters; aesthetics at this level do not.	Mismatched finishes between appliances are purely cosmetic. Update them over time as appliances reach end of life. Do not let this factor into your offer.
04 **Cabinet Fronts & Hardware** *Refacing: $1,000–$5,000 vs. full replace: $15,000–$40,000*	Painting or refacing dated cabinet fronts can meaningfully improve buyer perception at a fraction of full replacement. New hardware alone offers a very high visual return.	Check the cabinet boxes and hinges — if the structure is solid, the fronts can be updated inexpensively. Dated doors should not drive down your offer unnecessarily.
05 **Light Fixtures** *$50 – $500 per fixture to replace*	Swapping builder-grade or brass fixtures for updated ones is inexpensive and has an outsized impact in listing photography. One of the easiest visual upgrades available.	Dated fixtures are simple and affordable to swap. Budget $500–$1,500 post-close for the ones that matter to you. Do not factor them into your offer.
06 **Bathroom Style** *Cosmetic updates only*	Re-caulking and regrouting is low cost and refreshes dated bathrooms significantly. Full tile or fixture replacement rarely recoups its cost at resale.	Dated tile and fixtures are cosmetic, not functional. Verify that grout and caulk are intact — that is a waterproofing concern. Everything else is simply a matter of taste.
07 **Flooring Style** *Refinish: $3–$5/sq ft. Replace: $6–$15/sq ft*	If hardwood exists beneath carpet, disclose it — buyers respond well to it. Surface scratches on hardwood can often be buffed rather than replaced. Condition matters more than pattern.	Always check for hardwood under carpet before budgeting for new flooring. Probe subfloors for soft spots or movement. Surface scratches and dated patterns are far less significant.

NOTE *Sellers: Neutral paint and new cabinet hardware are among the highest-return pre-listing updates available. Buyers: A home with great bones and dated decor is a far better investment than a beautifully staged home with deferred maintenance on critical systems.*

Quick Reference Summary

Seller and buyer strategy at a glance.

LEVEL	FOR SELLERS	FOR BUYERS
CRITICAL	Fix code violations and safety issues. Service major systems and document it. Disclose known problems before listing. Price aging infrastructure into the sale rather than negotiate credits at closing.	Inspect every critical system with specialists. Never waive inspection on these items — not even in a competitive market. Use findings to negotiate credits or adjust your offer price.
PREVENTATIVE	Clean, service, and disclose. Small fixes remove buyer objections cheaply. Larger items are better priced into the sale than replaced on the seller's timeline and budget.	These are your negotiating tools. Document findings and request seller credits or price adjustments. Factor 1–5 year maintenance costs into your post-close budget.
COSMETIC	High-return cosmetic updates: neutral paint, tidy landscaping, new hardware, updated fixtures. These pay back in listing photos and buyer first impressions. Skip full appliance sets or full tile replacements.	Look past cosmetic preferences on an otherwise sound home. Budget a modest post-close amount for updates that reflect your taste — paint, fixtures, and hardware are weekend projects.

The best transactions happen when both sides understand what matters — and what does not.