

Upchurch Inspection Releases Mid-South Commercial Property Risk Report for Buyers, Investors, Lenders, and Boards

Field-based report identifies common commercial building risks involving roofs, drainage, HVAC systems, parking lots, deferred maintenance, and capital expense exposure across Mid-South properties.



Memphis, Tennessee Jun 25, 2026 ([IssueWire.com](https://www.issuewire.com)) - Upchurch Inspection has released The Mid-South Commercial Property Risk Report, an original field-based analysis designed to help commercial buyers, investors, trustees, lenders, property owners, and decision-makers better understand the physical building conditions that can affect commercial real estate before and after closing.

The report examines recurring commercial property concerns observed in the Mid-South, including roof and drainage problems, aging rooftop HVAC equipment, site water management, parking lot deterioration, plumbing patterns, electrical limitations, slab and foundation clues, exterior envelope issues, life safety observations, and deferred maintenance.

“Commercial buildings often fail financially before they fail physically,” said Wesley Upchurch, principal consultant and lead inspector for Upchurch Inspection. “A property can be occupied, marketable, and functional during a showing while still carrying major capital exposure. The real question is not only whether the building works today, but what physical risk the buyer is inheriting after closing.”

The report was developed to help decision-makers look beyond surface appearance and basic functionality. A commercial building may appear usable while still carrying hidden or underappreciated

risks involving major systems, deferred maintenance, drainage, roof condition, mechanical equipment, electrical capacity, plumbing history, pavement condition, or future use limitations.

The Mid-South Commercial Property Risk Report emphasizes three major findings:

First, water management is one of the most consistent risk multipliers in Mid-South commercial buildings. Roof drainage, parking lot runoff, poor grading, clogged drains, short downspouts, and site drainage concerns can affect roofs, pavement, foundations, slabs, crawlspaces, exterior walls, interior finishes, and long-term maintenance costs.

Second, “functional today” does not always mean “low risk.” Commercial properties may remain occupied and operational while carrying major capital exposure. Aging rooftop HVAC units, patched roof systems, deteriorated parking lots, older electrical panels, repeated plumbing repairs, and deferred exterior maintenance may not prevent current use, but they can create significant ownership costs after closing.

Third, deferred maintenance is often more important than any single defect. According to the report, the most expensive commercial properties are not always the ones with one dramatic failure. They are often the buildings where multiple systems have been pushed just far enough to become the next owner’s problem.

The report is intended for commercial buyers, investors, lenders, attorneys, brokers, trustees, church boards, property managers, business owners, facility decision-makers, and others evaluating commercial property in the Mid-South. It is especially relevant for those involved in the purchase, financing, management, or long-term planning of commercial buildings, churches and campuses, warehouses and industrial properties, multifamily buildings, office and retail spaces, medical and daycare facilities, mixed-use properties, older renovated buildings, and assets requiring board, lender, or investor review.

Upchurch Inspection notes that commercial property due diligence should be tied to the decision being made. A small owner-occupied building may need a different scope than a large warehouse, church campus, multifamily property, lender-involved transaction, or adaptive reuse project. The report explains how visible building conditions can become financial, operational, and capital-planning concerns after closing.

“A commercial inspection report should not just list defects,” Upchurch said. “It should help the buyer understand what those conditions may mean for the deal, the budget, the lender, the board, and the next phase of ownership.”

The report also discusses the importance of documentation during commercial due diligence. Buyers may need to request roof records, HVAC service history, repair invoices, utility information, permits, warranties, maintenance logs, environmental reports, prior inspection documents, lease-related maintenance responsibilities, and other records to clarify the property’s condition and ownership risk.

The Mid-South Commercial Property Risk Report is not intended to replace a property-specific commercial inspection, Property Condition Assessment, structural engineering evaluation, environmental assessment, code compliance inspection, fire marshal review, ADA compliance audit, roof certification, contractor estimate, legal advice, financial advice, or engineering opinion. Instead, it is a general field-based commercial property risk analysis intended to help readers understand common physical risk categories before closing on a property or making a major investment.

Upchurch Inspection provides commercial property inspections and Property Condition Assessments for buyers, investors, lenders, trustees, boards, property owners, attorneys, and real estate professionals throughout the Mid-South. The company evaluates commercial buildings with attention to visible system condition, deferred maintenance, major capital-risk concerns, scope limitations, and practical decision-making.

The full report is available at:

<https://upchurchinspection.com/the-midsouth-commercial-property-risk-report/>

About Upchurch Inspection

Upchurch Inspection is a Memphis-based residential and commercial inspection company serving clients throughout the Mid-South. The company provides home inspections, commercial property inspections, Property Condition Assessments, commercial roof observations, church and campus inspections, warehouse and industrial inspections, multifamily inspections, mold and moisture evaluations, sewer scope inspections, radon testing, water testing, and related inspection services. Upchurch Inspection focuses on clear reporting, practical risk communication, visible building conditions, deferred maintenance patterns, and helping clients make informed property decisions before closing, refinancing, budgeting, or major investment.



Media Contact

Upchurch Inspection

*****@upchurchinspection.com

9013508885

1894 Myrna Lane

<https://upchurchinspection.com>

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