

Home inspection checklist for buyers

Sixteen sections, in the order a person walks a property: outside first while there is daylight, then the structure, then the systems, then room by room. Tick what you have looked at and take the unticked items to the inspector while they are still on site. Not a substitute for a general inspection, and not the inspector's own form.

PROPERTY ADDRESS

DATE

INSPECTOR

Exterior and grading

Start outside and walk the whole perimeter before anyone opens the front door. Most water that ends up inside a house was put next to it on purpose.

- ☐ Ground falls away from the house on every side, not toward it
- ☐ No soil, mulch or paving stacked above the base of the wall or the weep screed
- ☐ Siding, stucco or brick free of stepped or diagonal cracking at the corners of windows and doors
- ☐ Trim, fascia and soffit sound where you press them, with no soft or crumbling wood
- ☐ Irrigation heads and hose bibs not spraying the foundation or the wall
- ☐ Trees and large shrubs clear of the roof, the walls and the sewer line's likely path
- ☐ Driveway, walkways and patio without heaving, settlement or a trip edge

NOTES

Roof and gutters

The roof is the most expensive surface on the house and the one most often judged from the curb. Photograph anything you cannot get close to.

- ☐ Age of the covering, from the seller, a permit record or the inspector's estimate
- ☐ No missing, slipped, curled or cracked shingles or tiles
- ☐ Flashing intact at every wall, chimney, skylight and valley
- ☐ Vent stacks, boots and penetrations sealed, with no cracked rubber collars
- ☐ No ponding or patching on any low-slope or flat section
- ☐ Gutters attached, sloped, and free of standing water or granules
- ☐ Downspouts discharging at least a few feet away from the wall, not into a planter

NOTES

Attic and insulation

The attic is where a roof leak, a bad bathroom fan and a rodent problem all show up first, and it is the fastest read in the house.

- ☐ Insulation present, even in depth, and not pushed aside or matted down
- ☐ No daylight visible through the roof deck
- ☐ Sheathing and rafters free of dark staining, streaking or active drips
- ☐ Bathroom and kitchen fans ducted to the outside, never into the attic
- ☐ Ductwork connected at every joint, insulated, and not crushed
- ☐ No droppings, nesting material, chewed wire insulation or wasp nests

NOTES

Foundation and slab

Cracks are normal. What matters is the pattern, the width and whether anything has moved. A finding here is the one worth an engineer rather than an opinion.

- ☐ Crack pattern read as shrinkage (fine, vertical, hairline) or movement (stepped, diagonal, widening)
- ☐ No crack you can fit a coin into, and no vertical offset between the two sides of one
- ☐ Floors level enough that a ball does not run, and no bounce in a floor over a crawl space
- ☐ Doors and windows square in their openings and latching without being forced
- ☐ Crawl space dry, ventilated, with no standing water, and vapor barrier intact
- ☐ Basement walls free of bowing, horizontal cracking or efflorescence
- ☐ Post-tension slab noted if the house has one, because it can never be cut without an engineer's direction

NOTES

Plumbing

Run water in more than one place at once. Pressure and drainage problems hide well in a house that has been staged with a single tap running.

- ☐ Supply material identified where it is visible: copper, PEX, galvanized steel or polybutylene
- ☐ Main shutoff located, labeled, and able to be turned
- ☐ Water pressure reasonable at the farthest fixture with two others running
- ☐ Every drain runs fast, with no gurgle from a neighboring fixture
- ☐ No drips at supply lines, angle stops, traps or hose bibs
- ☐ No corrosion, mineral crust or repair clamps on visible pipe
- ☐ Well and septic identified if there is no public service, with their own tests booked

NOTES

Water heater

A tank has a life, and its age is stamped in the serial number. This is the cheapest expensive item in the house to check.

- ☐ Age from the data plate or serial number, and capacity against the number of bathrooms
- ☐ Temperature and pressure relief valve fitted, with a discharge pipe run to a safe place
- ☐ Drain pan and drain line where the unit sits above living space
- ☐ No rust at the base, no water on the floor, no crust at the fittings
- ☐ Combustion air and venting correct on a gas unit, with no back-drafting at the draft hood
- ☐ Hot water actually arrives, at a temperature that is not scalding
- ☐ Tankless unit serviced and descaled, if that is what is installed

NOTES

Electrical panel and outlets

The panel is the one place a serious defect is both common and cheap to see. Ask the inspector to take the cover off and photograph the inside.

- ☐ Service size adequate for the house, and the panel not obviously full
- ☐ Panel brand noted, since a few older brands are known problems and insurers ask
- ☐ No double-tapped breakers, no missing knockouts, no scorching or melted insulation
- ☐ Wiring type identified: copper branch circuits, aluminum, or knob and tube in the oldest stock
- ☐ A representative sample of outlets tested for correct polarity and ground
- ☐ Three-prong outlets on ungrounded wiring flagged, because they read as safe and are not
- ☐ No exposed junction boxes, open splices or lamp cord used as permanent wiring

NOTES

Heating and cooling

Every system in the house gets its own line, because a two-story home usually has two and they were installed the same week.

- ☐ Age of each system from the data plate, and the count of systems in the house
- ☐ Heat runs and produces heat, cooling runs and produces cold, each tested for long enough
- ☐ Temperature split at a register within the normal range for the system
- ☐ Condensate line draining, with no water at the air handler and no clogged secondary pan
- ☐ Outdoor unit level, clear of vegetation, with fins undamaged and the disconnect present
- ☐ Ducts connected, insulated, and reaching every room with a supply and the house with a return
- ☐ Every register delivers air, and no room is obviously starved

NOTES

Kitchen

Turn everything on, all at once, and leave it running while you look at something else. This is the room where staging works best.

- ☐ Every appliance that is staying runs through a full cycle, or at least starts and heats
- ☐ Range hood vents outside, or is a recirculating unit and you know which
- ☐ Under-sink cabinet dry, with no swelling at the base and no fresh paint hiding a stain
- ☐ Disposal runs without grinding, and the dishwasher drain line is looped high
- ☐ Cabinet doors and drawers close, with no water damage at the bottom of the sink base
- ☐ Outlets serving the counter protected by a GFCI that trips and resets
- ☐ Enough light and enough circuits that the kitchen does not trip when two appliances run

NOTES

Bathrooms

Bathrooms cause more repair money per square foot than any other room, and the damage is almost always under a surface rather than on it.

- ☐ Every fixture runs hot and cold, and every drain empties fast
- ☐ Toilet flushes fully, refills, and does not run on
- ☐ Toilet base solid on the floor, with no soft flooring around it
- ☐ Grout and caulk intact at the tub, shower pan and any tiled wall
- ☐ Exhaust fan runs, moves air, and is ducted outside rather than into the attic
- ☐ No stain or sag on the ceiling of the room directly below
- ☐ GFCI protection on every outlet, tested with the button

NOTES

Laundry

Two of the most common causes of water damage and house fires live in this room, and both are visible in about a minute.

- ☐ Dryer vents to the outside through rigid or semi-rigid duct, not vinyl, and not into the garage
- ☐ Vent run short and clean, with a working exterior flap
- ☐ Washer supply hoses in good condition, with shutoff valves that turn
- ☐ Drain standpipe of the right height, with a trap, not a hose into a sink
- ☐ Floor drain or pan where the laundry sits above living space
- ☐ Outlet is 240 volt where the dryer is electric, and dedicated

NOTES

Bedrooms

The list here is short and mostly about egress and comfort. Move the furniture and open the closets: nothing gets staged harder than a bedroom wall.

- ☐ Each room used as a bedroom has a window or door that opens for escape
- ☐ Windows open, close, latch and stay up on their own
- ☐ Smoke alarm present in each bedroom and in the hallway outside
- ☐ Outlets on more than one wall, and enough of them to live with
- ☐ Ceiling free of stains, sag or fresh paint in one patch only
- ☐ Floor level, with no squeak or bounce that suggests a framing problem
- ☐ No musty smell, particularly in a room on an exterior corner

NOTES

Windows and doors

Windows are an expensive line item nobody prices before closing, and doors that do not close are the cheapest early warning of movement in the structure.

- ☐ Every window opens, closes and latches without being forced
- ☐ No fogging or condensation between the panes of a double-glazed unit
- ☐ Frames, sills and sashes free of rot, and vinyl frames not warped
- ☐ Exterior doors latch and deadbolt without lifting or leaning on them
- ☐ No daylight visible around a closed exterior door
- ☐ Safety glazing where glass is next to a door, a tub or the floor
- ☐ Trim and drywall at the corners of openings free of diagonal cracking

NOTES

Garage

The garage is where the house shows you its structure and its wiring with nothing covering either. It is also the only room with a machine in the ceiling.

- ☐ Overhead door opens, closes and reverses on contact
- ☐ Photo eyes fitted low on both sides and stopping the door when broken
- ☐ Springs, cables and the opener mounted properly, with no frayed cable
- ☐ Fire separation between the garage and the house intact, with a self-closing rated door
- ☐ No opening from the garage into a bedroom, and no unsealed penetration into the house
- ☐ Water heater or furnace in the garage protected from vehicle impact and raised where required
- ☐ GFCI protection on garage outlets, and no extension cord run as permanent wiring

NOTES

Safety items

These are the items a lender or an insurer is most likely to condition on, and the ones a seller will usually fix without an argument because they cost almost nothing.

- ☐ Smoke alarms in every bedroom, outside each sleeping area, and on every level
- ☐ Carbon monoxide alarms on every level with a fuel-burning appliance or an attached garage
- ☐ GFCI protection at kitchen counters, bathrooms, laundry, garage, exterior and any wet location
- ☐ AFCI protection where the panel and the age of the wiring suggest it should be there
- ☐ Handrails on any stair of more than a few risers, and guardrails at every drop
- ☐ Pool or spa barrier, self-closing gate and self-latching hardware, where there is one
- ☐ Fireplace and any gas appliance vented, with a working damper and no cracked firebox

NOTES

Pests and moisture

Moisture is the finding behind most other findings. Use your nose in every closed room, and look at the places nobody staged.

- ☐ No mud tubes on foundation walls, piers or the inside of a crawl space
- ☐ No frass, exit holes, or wood that gives when a screwdriver is pressed into it
- ☐ No droppings or nesting material in the attic, the garage, or under a sink
- ☐ No mildew smell in a closet, a crawl space, or a room that has been shut
- ☐ No staining, bubbling paint or swelling at the base of a wall or a cabinet
- ☐ Any past treatment or repair documented, with a receipt rather than a description
- ☐ Radon test ordered where the region tests high, and a mold assessment ordered where a stain has no explanation

NOTES

Appendix: who owns which finding

A general inspection is visual and non-invasive, so anything behind a surface is either yours to notice or somebody else's to open up. The three columns are not interchangeable.

AREA	WHAT THE INSPECTOR TESTS	WHAT ONLY YOU WILL NOTICE	WHAT NEEDS A SPECIALIST
Roof	Looks at the surface from the ground, a ladder, or the roof itself where it can be walked safely, and reports visible damage and flashing.	Ceiling stains inside, a patch of newer material on one slope, a downspout that ends against the wall.	A roofing contractor, for what is under the surface, the remaining life, and a written bid.
Drains and the sewer lateral	Runs the fixtures and watches how fast each one drains. The line beyond the fixture is out of scope.	A drain that gurgles when another fixture is used, a slow tub, a cleanout cap that has been off recently.	A sewer scope: a camera down the lateral for roots, offsets, bellies and cracked pipe.
Structure and slab	Reports visible cracking, doors out of square, and any sign of movement rather than shrinkage.	Floors that slope underfoot, a door that swings open on its own, fresh paint in one corner only.	A structural engineer, whose letter is the only document that settles the question either way.
Electrical	Opens the panel, reads the breakers and the wiring type, and tests a representative sample of outlets.	Lights that dim when the microwave starts, two outlets in a whole room, extension cords doing permanent work.	A licensed electrician, for a bid on a panel change or on aluminum branch wiring.
Heating and cooling	Runs each system, reads the age off the data plate, and measures the temperature split at a register.	Rooms that never reach the thermostat setting, a return that whistles, filters nobody has changed.	An HVAC contractor, for refrigerant, coil condition, duct leakage and the cost of a replacement.
Pool, spa and well	Commonly excluded from the standard scope, or covered only as a visual note.	Cloudy water, a gate that does not self-latch, equipment that nobody has run in front of you.	A pool and spa inspection, and on a well or septic property the separate tests those need.
Pests and wood damage	Reports visible evidence of infestation as an observation, not as a treatment recommendation.	Mud tubes on a foundation wall, sawdust under a beam, droppings in a cabinet or the garage.	A wood-destroying organism or termite inspection, which some loan programs require anyway.

A general checklist for buyers, not legal, engineering, construction or lending advice, and not a standard of practice. Inspection periods, remedies and deadlines are set by your purchase agreement; inspection scope is set by the inspector's own contract and by state licensing rules, which differ by state. Only a licensed contractor's written bid is a price. Kouzr Inc. is a research platform, not a brokerage, inspection company, contractor or law firm.