

Home Inspection Checklist

If you are working with a professional inspector, he or she should know what to look for. However, it's also important for investors to be able to identify crucial inspection components. The more one knows about the process, the easier they will be able to evaluate a property of their own. Having said that, there are eleven categories essential to a house inspection checklist:

1. **Structure:** Take a close look at the structural integrity of the home, as it will determine several other factors moving forward
2. **Foundation:** Evaluate the property's foundation and whether or not it will pose any problems down the road
3. **Exterior:** Examine the exterior. Don't leave any stone unturned, whether it's on the roof or in the yard
4. **Interior:** Walk through the house and be critical of everything you see
5. **Electrical:** While harder to examine than just about everything else, it pays to have an idea of how the home's electrical system is operating
6. **Plumbing/HVAC:** Don't forget to take a look at the property's plumbing and HVAC unit, as both are big-ticket items worthy of a closer inspection
7. **Termite/Pest Inspection:** A visual inspection for wood destroying insect damage or activity. Certification Form Issued: NPMA-33
8. **Radon Test:** If you're buying a house, you should insist on radon testing as part of the home inspection before you commit to the sale. If the results show high levels of radon, negotiate the sales price to cover radon abatement before you buy.
9. **Underground Oil Tank Sweep:** Many gas heated homes were once heated with oil, and may still have an unknown oil tank buried on the property somewhere. These abandoned tanks may have leaked and contaminated the soil, creating the need for a cleanup which can cost over \$10,000! It is important for any homebuyer to make sure they are not taking possession of a contaminated property. In NJ/NY We recommend Tank One Environmental 973.638.1011. They employ a variety of cutting edge methods to find hidden tanks, including Ground Penetrating Radar, Magnetometry, and Electromagnetic Induction – in addition to the traditional methods of locating hidden tanks. This equipment is capable of finding tanks at depths of 20 feet!
10. **Video Sewer Inspection:** Outside the scope of the standard Home Inspection. The home to street sewer connection. Many original sewer lines have been compromised due to tree roots or material defects causing blockages (sewer backups) and costly repairs. The average cost to replace a defective sewer main is \$10K.
11. **Chimney Flue Inspection:** Outside the scope of the standard Home Inspection. Many fireplace or utility flues become compromised over the years. A video cam inspection identifies faults that may require repairs or flue relining

Structure, Foundation and Exterior

The basis of a home inspection comes down to getting the foundation and structure properly assessed. Review these questions before meeting your inspector to make sure your property is up to par:

- Is the visible foundation in good condition?

- Are there cracks or shifts in the foundation at the base of the walls and ceiling?
- Is there proper drainage carrying water away from the house?
- Are there any obvious soggy areas in the landscaping?
- Is there any evidence of standing water?
- Are there leaks in the septic tank?
- Is there any evidence of termite damage or rotted wood?
- Are windows and door frames square or bowed?
- Are there large cracks in the stucco?
- Is the exterior paint-stained, peeling, or faded?
- Does the home look as though it will need repairs in the near future?
- Is the roof decaying?
- Does the roof have patching?
- Is the chimney in good condition?
- Do the gutters properly drain?
- Is the siding cracked, loose, rotted, or decayed?

Interior

While the interior areas of the home may seem the most straightforward, it is still important to know exactly what to look for during a home inspection. These questions can help you prepare:

- Are there any strange odors coming from inside the home?
- Are any appliances included in the purchase of the home? (I.e. refrigerator, dishwasher, washing machine, etc.)
- Is there evidence of proper insulation?
- Have the electrical outlets been tested?
- Are there stains or other damages on the floors?
- Will any flooring need to be replaced?
- Is there an adequate number of electrical outlets in every room?
- Do windows and doors operate properly?
- Are the joints around window frames caulked?
- Is there leakage in or around sinks?
- Is the water pressure adequate?
- Is there sufficient ventilation throughout the home?
- Do toilets operate properly?
- Can you easily spot the required smoke and carbon monoxide detectors?
- Are there stains on the underside of the roofing in the attic?
- Does the attic have sufficient insulation and ventilation?
- Are there any open electrical splices in the attic?

Plumbing & HVAC

Most first-time homebuyers (or even long-time homeowners) are unsure of how plumbing and HVAC systems work. The following points can help guide you through these potentially unfamiliar areas of a home inspection:

- Do the pipes leak?

- Are pipes rusted or damaged?
- Is the water pump in working condition?
- Does the hot water temperature exceed 125 degrees Fahrenheit?
- Do pipes restrict water flow?
- Does every room in the home receive sufficient airflow?
- Does the cooling unit appear rusty?
- Have the air filters in the cooling unit been replaced recently?
- Is there a history of asbestos on heating pipes, water pipes, are air ducts?
- Can you smell gas?

Electrical

The electrical systems of a property are another crucial aspect to any home inspection. The list below will help make sure you are covered when meeting with an inspector:

- Are there any exposed splices?
- Are cables secured and protected?
- Can you locate the service panel?
- Are fuses or breakers overheating?

What Can be Excluded from a House Inspection?

The house inspection process is extremely thorough, though there are a few things that are simply not included. A few examples include internet service, sprinkler, alarm systems, built-in vacs and landscaping. The reason for these exclusions is that inspectors are most focused on reviewing the house itself — rather than elements that can be seen as extras to a property. Luckily, these items are typically things you can check during a walkthrough.

There are a few other areas that can be omitted from a home inspection, depending on the property or inspector. These could range from flooring that is hidden by carpet, roofing that is covered by snow, the fireplace or chimney, and even pests. The best way to ensure these areas are up to your standards before buying a house could be to ask the inspector, move carpet or snow, or even hire a separate expert on pest control to assess the home. While these added responsibilities may seem overwhelming during the home buying process, they are yet another way to protect yourself when buying a home.