

# 8-Point Home Inspection Checklist

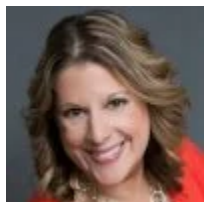
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## Handy 8-Point Home Inspection Checklist Holds Off Buyer's Remorse

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by Tiffani Sherman

### Contributor

After lots of hours looking for the right number of bedrooms, a great kitchen, and enough square footage on the perfect lot, you finally found your family's dream house. Those things are crossed off your checklist.

Now onto the home inspection checklist to make sure the dream house doesn't turn into a nightmare.

With a robust seller's market showing no signs of slowing, buyers may be tempted to move quickly and forego some of the standard safeguards — like the home inspection. In some cases, the seller might ask for that. Red flag.

“I'd been watching the market a little bit and kind of seeing how fast things were going and just decided to jump in, knowing that it could be a challenge. I did not think it would be quite as challenging as it was,” said Jennifer Meadows of Richmond, Virginia. “In seven weeks, we looked at a total of 37 houses and it was bid No. 5 that finally got us a house.”

Home inspectors can have more than 1,000 items to check throughout the house. They're looking for any signs of damage and to make sure everything is in working order.

While you don't necessarily need to know everything the inspector is looking for, having a home inspection checklist can help you better understand what is going on.

These are the eight areas the home inspector will concentrate on:

## Inspection is Part of Home Buying Process

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The Meadows family of Virginia had to offer well above list price for their house, but they were not willing to waive the inspection to make their offer more attractive to sellers, even though the seller asked them to.

Meadows knew a home inspection was the last chance to find any potential problems with a house before the sale was final and was well worth the cost.

“Was this the absolute house of my dreams? Not quite. But the houses that we lost out on, I wasn’t willing to take that risk (of waiving inspection.) I just wasn’t willing to do it because although they were great houses, I knew something else would come along,” Meadows said.

Having a home inspection checklist can help you know what to expect during the inspection and can even help you save money.

Thinking of buying a new home? Get tips on the good, the bad and the scary parts of home buying with The Penny Hoarder Daily.

## What is a Home Inspection?

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A home inspection is a way for both the buyer and seller to learn about any potential health or safety hazards that may be in the home.

Typically the buyer pays for the inspection which is about \$350 for an average size house, less for a small home and more for a larger one. The cost varies by state and city. Sometimes buyers and sellers split the cost but that’s not likely in a hot sellers market.

Many buyers are focused on what the home looks like and not necessarily the state of the different features that make it a solid buy. Like the roof and the electrical systems.

“They don’t pay attention to what is really important in the home,” said home inspector John Wanninger.

He has done more than 12,000 inspections and other members of his INSPECTIX team in Nebraska have inspected more than 30,000 homes.

## Beware of Forgoing the Inspection

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If a buyer chooses to forgo an inspection and a problem appears after the sale, the buyer usually has little or no recourse.

“I wonder about what’s going to come in a couple years after this market for all those buyers that chose not to do a home inspection but maybe relied on what their agent saw during their walkthrough or the seller’s disclosure which is not supposed to be a warranty of any kind,” said Nicole Deprez, a residential real estate agent with NP Dodge in Omaha, Nebraska.

The home inspection and report can also be a guide for what repairs or improvements a buyer might need to budget for after the purchase, like a new roof or HVAC.

The article [17 Checkups to Give Your House Now to Avoid a Shocking Repair Bill Later](#) can also help you figure out how much money to set aside for periodic maintenance and repairs.

## What Happens During the Home Inspection?

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Usually, the person buying the house is present for the home inspection and can ask questions during the walk-through, but the seller isn't normally present. The inspector will turn on the oven, run water, open and close windows, go into the attic, crawl under the house, and more.

Depending on the size of the house, an inspection takes about two to four hours and older homes may take longer.

Inspections are important for all kinds of residential and commercial real estate purchases, not just free-standing single-family homes.

The following are the eight areas that inspectors focus on:

### 1. Structural Components

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One of the most expensive things to fix in a house is the foundation. Problems with it can lead to all sorts of other issues.

Sometimes, this will involve the inspector going into the crawl space under the house if there is one.

Wanninger said home inspectors mainly look for evidence of movement and not just minor hairline cracks or settling, water penetration, bowing in the walls, signs a footing has failed, things like that.

The inspector will also look at all walls, ceilings, floors, windows, and doors.

All windows and doors need to open and close properly with no gaps or sagging around them. There needs to be proper egress from bedrooms.

On the walls, ceilings and floors, home inspectors will look for:

- Discoloration from mold or water damage.
- Sagging, bulging, or cracks.
- Uneven baseboards and bouncy or uneven floors.
- Gaps between the walls and floors.
- Popping nails.

- Leaning or uneven stairs.

## 2. Roof

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Not all inspectors will go on to the roof and they certainly won't do it if it is rainy, snowy or excessively windy.

They're looking for:

- Overall roof condition.
- Missing or warped shingles.
- Issues with the gutters or flashing.
- Soft spots or algae growth.
- A leaning, damaged or repaired chimney.
- Clear vents.
- Evidence of patches or repairs.
- Evidence of hail damage.

“Any waviness on the roof is an indication that the sheeting might be compromised. You might have poor ventilation in the attic and it's causing the sheeting to deteriorate,” Wanninger said. “I can tell by how the sheeting responds underneath my feet. I know what's going on and I can tell you the thickness of the sheeting by walking on the roof because of my experience.”

## 3. Attic and Insulation

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The place some people use as extra storage can tell a lot about the house.

In the attic, home inspectors look for:

- The condition and amount of insulation.
- The ventilation condition since poor ventilation can lead to moisture which can lead to mold growth.
- Signs of water like wet or damaged insulation or other signs of leaks.
- Rust around the furnace if the furnace or HVAC is in the attic.
- Signs of fire damage like scorched wood or soot.

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## 4. Heating, Ventilation and Air Conditioning (HVAC) Systems

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HVAC systems keep our houses cool in the summer and warm in the winter. Even with regular maintenance they can still have problems.

Home inspectors check for:

- Proper installation and function.
- Signs of gas or carbon monoxide leaks.
- Proper lighting of the furnace.

To avoid damage to the equipment, inspectors will sometimes only check the system that is in use during the current season, but that depends on the location and inspector.

If the house has a fireplace, home inspectors will check the exhaust flue, dampers, and any gas lines.

“We don’t light them, but we inspect them for operation and the condition of the visible sections,” Wanninger says.

## 5. Plumbing and Water

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We need water to live, but water is the enemy to most homes. Good ‘ole H<sub>2</sub>O is the cause of most homeowners insurance claims and once the home you’re looking at is yours, can still cause problems, so a bit of planning from Ignoring These Eight Home Repairs Could End Up Costing You a Lot More could help save you some money and aggravation.

It’s important for home inspectors to pay a lot of attention to anything involving plumbing and water.

Inspectors will:

- Check all toilets, bathtubs, showers, sinks, waterlines, hoses, washer connections and anything else that has water going to it.
- Test toilet mechanisms to make sure they flush properly.
- Fill all bathtubs, sinks, and showers to make sure they drain properly.
- Check hydrants and pipes outside for any leaks.
- Test the water pressure.
- Look at the type of pipes in the home. Some have been recalled and others have a limited lifespan.
- Inspect the water heater and check the temperature, the pipes and the pressure relief valves.

In the basement, inspectors will look for any signs of water damage, which could be a musty odor, mold, mildew, uneven flooring, or damaged walls.

Outside, inspectors will check if the gutters and downspouts are directing water away from the house.

## 6. Electrical and Wiring

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The electrical and wiring systems are other things that can be problematic and hazardous.

An electrical systems check includes:

- Looking at the electrical panel and the wires entering it: The connections need to be with circuit breakers and not fuses. The main breaker needs to have enough amps. There should be no rust in the panel.
- Check the reverse polarity.
- Wiring: Wires need to be covered with proper insulating materials and not have any metal showing. This is sometimes not the case in older homes. No wires should be loose and they should be copper instead of aluminum and not knob and tube, also found in older homes.
- Switches and outlets: All lights, switches, and outlets should work and contain grounded (three pronged) outlets. All Ground fault circuit interrupters (GFCI) and ground fault interrupters (GFI) near water sources need to function and reset properly.

“If you’ve ever heard of little kid getting shocked when a blow dryer fell into the bathtub, It’s because that blow dryer is plugged into an outlet was not GFCI protected which will kick the power out immediately in the event of a currency fluctuation,” Wanninger said.

## 7. Outside the House

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Paint doesn’t just make a house look pretty. It provides protection from the elements and can hide a lot of problems.

On the exterior, inspectors are on the lookout for:

- The condition of the paint and siding: Any rot or decay can signal water or other problems.
- Cracking or flaking masonry.
- The condition of outdoor lights and electrical outlets.
- Water: Any puddles or pooling or water can signal problems with bad grading or drainage.
- Any trees or bushes that may be interfering with the wiring or other systems of the house.
- The condition of steps, railings, retaining walls, and driveways.

Home inspectors are also looking for proper drainage away from the house.

“Moisture setting along the foundation is what’s going to allow the soil around the foundation to soften and give the foundation that chance to settle,” Wanninger said. “We look for gutters that are clean and draining away from the foundation, and that the dirt along

the foundation is built up and the water straying away from the foundation.”

## 8. Appliances and Other Things

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In the kitchen, inspectors are looking for many things including:

- The integrity of the cabinets.
- The condition of any appliances that stay with the home and are part of the sale. For example, stove burners and ovens will be turned on.
- The counters.
- Whether the range hood vents to the outside.
- Faucets and pipes in and under the sink.

Wanninger warned that sometimes things work during inspection but fail after due to lack of use once sellers move out, especially dishwashers where seals and other components go dry.

Inspectors will also check whether the garage door opens properly and that the safety mechanisms work.

That is one of the things that the Meadows’ inspector found in their new house, which could have posed a threat to the family dogs.

“The sensors on the garage door were not working so nothing was going to stop the door if something was in the way. It was going to keep going,” Meadows said.

Even though home inspectors look at thousands of items, there are some things they don’t do. Environmental issues like mold or radon, or pest issues like termites or carpenter ants inside the walls aren’t necessarily things a home inspector will find unless there are obvious signs of activity.

The same goes for sewer lines, septic systems, and swimming pools. Wanninger recommended hiring a specialist to look at those things, especially if the sewer lines are cast iron because they deteriorate over time.

## What to Do After the Home Inspection

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After the home inspection, the buyer will receive a detailed report with everything the inspector found.

“I typically recommend that they take some time to read through the report so they can sort of digest information,” Deprez recommended. “Then if we have the ability through the contract, we can ask the seller for repairs or replacement.”

She had a warning about relying on the seller to do the fixes.

“A buyer can ask the seller to make repairs, but then that repair or replacement is sort of out of the hands of the buyer, so they don’t necessarily get to pick the person that does the repair or the materials,” she said, adding first time homebuyers traditionally want the seller to make the repairs so as a new buyer, they don’t have more to do when they move in.

If the home inspector finds major issues, buyers need to make a decision about whether or not to move forward with the closing.

In that case, it might be a good idea to get additional inspections with a specialist to find out the extent of the problem and what it would cost to fix it.

If you and the seller agree the seller will address the issues, it is important to make sure the repairs are completed and done to your satisfaction.

*Tiffani Sherman is a Florida-based freelance reporter with more than 25 years of experience writing about finance, health, travel and other topics.*

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