



Charting Your Course to Home Ownership

Home Inspection Checklist

Before you buy a house, take the time to inspect the structure and mechanical systems thoroughly. This will help you avoid surprise costly repairs.

You may be looking at existing homes as a way to get more space or other features for less money than it would cost for a new house. You should expect older houses to need updating and repairs, however, the problems are often hidden.

You should do a preliminary inspection before you make a purchase offer. The condition of the home and needed repairs will affect your offer.

A thorough inspection before you buy is even more important. A purchase offer can include a requirement (also known as a contingency) that you will be allowed to have inspectors evaluate the property and withdraw your offer without penalty if major defects are found. If defects are found, however, you do not have to reject the house. You could add a requirement that the defects must be corrected before closing the sale. Or, a lower purchase price can be negotiated based on the cost of correcting the defects.

You may choose to hire a professional home inspector, or you may decide to do it yourself. Whichever way you choose, the thorough inspection should be done after a purchase agreement is signed but before a loan is applied for or a title search ordered. As a condition for financing, most lenders require that professional mechanical system and termite inspections be performed.

If you decide to hire a professional home inspector to do a complete inspection, be there when the inspection is done. Follow him or her around. Ask questions. It's important to know what is being checked, why and what the condition of each area is.

When you do a preliminary inspection, or if you decide to do the thorough structural inspection yourself, these tools will come in handy:

- Pencil and paper to record information
- Measuring tape (25 or 50 feet) to measure house and room dimensions (to see if your furniture will fit)
- Small stepladder
- Bright flashlight for inspection of the attic and subfloor (under a raised house)
- Ice pick or pocket knife to test the condition of wood structure
- Hand level to check drainage of sidewalks, porches, etc. and to see if floors are level



- Screwdriver to remove electrical faceplates to look for insulation and the condition of the wiring (turn off the current first!)
- Three-prong electrical circuit tester to test receptacles
- Binoculars for inspecting roof shingles and flashing from the ground

Inspection Procedure

Walk around the outside of the house at least twice. As you walk, note areas you'll need to inspect more carefully when inside the house. On the first trip, look at the foundation, drainage and siding; the second time check windows, gutters and the roof.

Once the outside inspection is finished, develop a procedure for inspecting the inside. Work up through the house to the attic. Take plenty of time to look at everything behind boxes, in dark areas, under cabinets, etc.

You can use this checklist to record your inspection findings. Note that the items may not be in the order of your inspection procedure. The list does not cover décor or special equipment you may want.

Lot

- Does the slope of the lot drain all rainwater away from the house?
- Are finished grades safe and convenient for access to and use of the lot?
- Are all trees at least 10 feet from the house and shrubs planted 3 feet from structures?

Soundness of Construction

- Are the foundation walls, interior walls and ceilings free of cracks?
- Check for out-of-square door frames. These conditions might indicate excessive settling.
- Does the structure sag? Are exterior walls plumb and square?
- Do floors or ceiling joists sag?
- Are the floor and ceiling joists in good condition? Check the size and condition of the main beams, support posts and rafters.
- Is the roof ridge straight? Sagging can indicate foundation or other structure problems.

Windows

- Do the windows operate easily and close tightly? Check inside and outside.
- Is the woodwork surrounding all windows a good fit and in good condition?
- Is the weather stripping, caulking and glazing in good condition?
- Are there insulated or storm windows and screens? Do they fit properly? Are any missing or broken?

Doors

- Do all exterior doors fit tightly and operate easily? Check by opening and closing each door. If one tends to stick, it could be swollen from too much moisture. Carefully check the weather stripping to see if it's in good condition.
- Check the operation and security of locks and hinges. Check the areas around the base of the exterior door frame for rot or deterioration.
- Are the interior doors in good condition or are they warped? They should close and latch properly and easily. Check the door trim for good fit. Check knobs, locks and hinges for ease of operation and condition.

Paint

- Are the painted surfaces of the house in good condition? Check for mildew and water stains, peeling, blistering and chipping both inside and outside the house. Remember, paints with significant amounts of lead could be on surfaces painted before 1978. This presents a very serious health hazard to young children when any lead paint is removed.

Siding

- What is the condition of the siding materials and the paint or stain? Peeling paint or white spots on stain could indicate moisture problems. Look for decay, split siding or excessive rusting of nail heads. Look for mildew problems.
- Is the caulking around doors and windows, at corners and wherever different building materials meet in good condition?

Roofing

- What is the condition of the roof? Note the type of roofing material used. Try to determine its age. Are there broken or missing singles or some with curling edges?
- Is there evidence of water leakage inside the house? Inspect rafters and insulation in the attic as well as ceilings and interior walls for water stains.
- Is the flashing in good condition and properly placed to prevent water from entering the attic? Check the flashings around fireplaces and plumbing vents.
- Are the gutters and downspouts in good condition?
- Are there any signs of leakage?
- Do downspouts empty away from the foundation?

Crawl Space

- Is the crawl space dry or subject to standing water?
- Does water flow under the house when it rains?
- Look under a raised house and examine the floor joists and subfloors.
- Is there any fungi or wood rot?
- Are there large foundation vent openings in the crawl space?

Floors

- Are the floors level and without serious surface defects?
- Does the floor squeak or “give” when you walk over it? Check the condition of its finish.

Attic

- How do you get to the attic?
- Are there gaps in the insulation or compressed areas?
- Do you see evidence of moisture, such as discoloration of the rafters, stains on the attic floor, masonry and pipes and insulation which is damp or compacted?
- Is there adequate ventilation in the attic?
- Do all plumbing, heating and exhaust fan vents extend to the outside?
- Do you see streaks of light around vents, chimneys or roof seams? These are potential locations of water entry.

Insulation

- What types and how much insulation is over the ceilings, in the walls and under the floor (if the house is not on a slab)? Check the thickness and general condition. Recommended insulation R-values for Louisiana are R-30 over ceilings, R-16 to R-19 for walls and R-11 under raised floors.

Heating and Cooling System

- What is the condition of the heating and cooling system? Replacing a heating or cooling system is a major expense, so it’s wise to have the system inspected by an expert.
- How old are the units? Turn the system on, and note its performance. Check for adequate air movement in each room if the system is forced air. Check for duct leaks by running the fan while feeling areas around duct joints. If you are checking the central air conditioner yourself, a couple simple checks are advised. After the unit has run for several minutes in summer temperatures check the larger refrigerant lines at the outside unit. Condensate or moisture should be on the surface of the pipe if the unit is operating properly. Another check is to use a thermometer and measure the air temperature at the first register (outlet) into the house then measure the temperature of the air at the return grill. The difference in temperature should be between 12 and 18 degrees. Lower or higher temperature differences indicate at least a need for service.
- Dirty filters also might be an indicator of the maintenance that the HVAC has had.
- Where are the thermostats located?
- Has an energy audit been done on the system? If an energy audit has been conducted, ask for a copy of the report. Ask to see the previous year’s utility bills.
- What are the rated efficiencies?

Electrical System

- Does the service box have at least 100 amperages? Check the quantity and types of circuits for appliances and other electrical equipment to be used. Check to see whether kitchen and laundry circuits are adequate.
- Where are electrical receptacles located, and are there enough of them to meet your needs? Grounded receptacles are identified by the presence of a third, round hole for the grounding conductor. Use a circuit tester to see if receptacles are wired correctly and are grounded.
- Does the house have ground-fault circuit interrupter (GFCI) protection in the kitchen, bathroom, garage and outdoor circuits? Special GFCI receptacles can be identified by the “test” and “reset” buttons on the face of each outlet; GFCI breakers are labeled in the service box. This protection may not exist in older homes, but is a possible indicator the electrical system has been upgraded.
- What is the condition of the visible electrical wiring in the attic, basement or garage? Note the type of wire used and its condition. Aluminum wire as distribution circuits is an indicator of many potential problems. As with the heating system, you may wish to have a more detailed inspection made of the electrical system.

Water System and Quality

- What is the condition of the plumbing fixtures, especially in the bathroom and kitchen? Also, look for water damage on the bottom of sink cabinets, around the bases of toilets and on ceilings (below where plumbing fixtures are located upstairs).
- What is the water pressure at the faucets? Turn on all faucets and flush all toilet(s) at the same time. How long it takes the tanks to refill under these conditions is a good indication of the water pressure.
- Are there shut-off valves on hot and cold water supply lines to all sinks?
- What is the capacity and condition of the hot water heater? Look for signs of rust and leaks.
- Is there a pressure relief valve?
- Is the water heater gas or electric? How far is it from the baths and kitchen?
- Where is it located?
- Can it be changed easily if the need exist?
- If there is a private well, has the water supply been tested? Acceptable water quality can be a contingency in our purchase offer.

Sewage Disposal

- If the home is not on a municipal sewerage system, what is the septic tank age and condition?
- Has it been pumped regularly at 3- to 5-year intervals?
- Are there any signs indicating faulty or inadequate capacity of drain lines, such as a slowly draining sink or a toilet that backs up?

- Is the lawn over the drain field soggy? Most parish health offices will require a septic tank certification certificate at the point of sale. To obtain this certificate the health official must test the system and verify that it meets local requirements. If not the seller must correct the system before the sale can occur.

Insect Damage

- Are there signs of wood damage from insects? The most destructive insect in houses is the termite. Termites eat wood framing and may cause much damage before their presence is detected. Termites travel from the soil to wooden structural members of a house through mud shelter tubes, which they usually build on or in foundation walls. After mating, these insects discard their wings, which may be found in piles near the site of their infestation.
- Has the house been treated for termites?
- Are there piles of coarse sawdust beneath the timbers? This may indicate carpenter ants. Unlike termites, carpenter ants do not eat wood, but nest in it. They are most likely to attack wood that has already begun to rot. They may also be heard within walls and may be spotted in a house throughout winter. They are black and about ½ inch long.
- Do you see deposits of sawdust on the floor and small pencil-lead size holes in wood beams and floor joists? This may indicate the presence of the powder-post beetle. To verify, check to see if the wood crumbles when an ice pick or pocket knife is pressed into the beams, floor joists, support posts and sill plates. This may be an indicator of decay as well.

Note: If there is some indication of the presence of termites, carpenter ants or powder-post beetles, your purchase offer can be contingent on the house being free from infestation by these or other insects. You can ask the seller to pay the cost of a professional insect inspection and treatment.

Indoor Air Quality

You or someone in your household may be sensitive to certain indoor pollutants. Some common indoor contaminants are harmful to anyone. You may want to learn more about and look for sources of the following contaminants. Contact your parish office of the Cooperative Extension Service or the EPA indoor air information clearinghouse (1-800-438-4318) for free information.

- Formaldehyde is often found in particle and other wood composition board, plywood, paneling, wallpaper and permanent-pressed fabrics.
- Asbestos fibers may be found in thermal insulation, pipe and duct insulation, vinyl tile flooring, textured paint, exterior siding, stoves and furnaces.
- Carbon monoxide may be leaking from defective or improperly vented combustion appliances. These should be checked by a professional.
- Radon, a colorless and odorless radioactive soil gas, can be trapped in a house. Radon problems are rare in Louisiana.
- Lead may be present in paint (pre-1978), soils and in water from the pipe system. It is most harmful to young children, and remodeling activities increase the hazard.

- Volatile organic compounds are in solvents and many other household products. You may want these products removed before you move in.
- Excessive moisture can damage building materials and lead to biological air pollutants such as molds and dust mites. Humidity levels are affected by how a house is constructed, cooled and used.
- Tobacco smoke and animal dander can remain in the materials of a home and be difficult to remove fully.

<i>Adapted from: Reichel, C. (1998). Your Path to Home Ownership. Baton Rouge, La.: LSU AgCenter.</i>	
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