

Home Inspection Checklist: A Definitive Buyer's Guide

Congratulations! You've made an offer on your dream home, and the sellers have accepted. The next step is a home inspection. This is a key step in the homebuying process, one that will either assure you that you're making a good decision or help you avoid falling into a money pit.

What is a home inspection?

A home inspection is a visual examination of a home's condition. "A standard inspection covers all the major components of the house, and what we're looking for is anything visually defective, anything that doesn't work properly and any safety concerns," says Madden O'Neill, marketing manager for Virginia-based Burgess Inspections. These checks can help you avoid buying a home with serious structural problems or other hazards that could stress your finances and your health.

When the housing market is hot, waiving the inspection can make your offer stand out to a seller juggling multiple offers. But it's not usually a good idea to skip this step. Having an unbiased, professional assessment of the home can help you decide whether or not to move forward with the purchase.

This guide will outline everything you need to know about the inspection process, from preparation to post-report negotiations.

How to prepare for a home inspection

1. Consider an inspection contingency.

Before even putting in your offer on a home, it's a good idea to consider adding an inspection contingency. This clause will allow you to withdraw from the sale without penalty if significant problems are discovered during the inspection.

2. Choose a professional home inspector.

You can research and hire an inspector independently or ask your realtor for a recommendation. Consider the home when making your choice; if it's historic, hiring an inspector who's familiar with historic properties may be best.

3. Take notes.

By the time you're ready to make an offer on a home, you've likely already toured. If you haven't, you may want to walk through and jot down any possible issues that stand out to you.

"We love to ask if the potential buyers have any concerns about the house that they've seen, so we can make sure to address everything," says Scooter Burgess, owner of Burgess Inspections.

4. Plan your time.

Inspections typically take between 2 and 4 hours, depending on the home's square footage, so plan accordingly if you'd like to be present for all or part of yours. Below, you'll find a list of items normally covered in a standard professional home inspection.

Home Inspection Checklist

Grounds & Exterior

- Roof
- Flashing and trim
- Visible eaves, facias and soffits
- Gutters and downspouts
- Drainage, grading and retaining walls
- Driveways, carports and garage
- Garage doors and openers
- Balconies, decks, porches and stoops
- Stairs, railings and walkways
- Siding
- Exterior doors
- Crawl space
- Foundation

Attic

- Insulation and ventilation
- Soffit vents
- End louvers
- Electrical splices
- Exhaust ducts

Basement

- Sump pump
- Furnace
- Insulation
- Plumbing
- Insulation

Bathrooms

- Under-sink plumbing
- Sink and faucet
- Tub, shower, shower head and caulking
- Ceiling, exhaust fan

- Toilet
- Cabinets and countertops

Kitchen

- Under-sink plumbing
- Exhaust fan vents
- Sink and faucet(s)
- Shut-off valves
- Cabinets and countertops
- Built-in appliances (garbage disposals, range hoods, ovens, dishwashers, cooktops, etc.)

Interior Rooms

- Doors and windows
- Walls, floors and ceilings
- Ductwork
- Fireplaces
- Stairways

Electrical Systems

- Service panels
- HVAC systems (thermostats, vents, access panels, insulation, etc.)
- Light fixtures and outlets

Plumbing

- Water heater
- Drains, vents and waste systems

What's not included in a home inspection?

While inspections are thorough visual checks, they may not include areas that aren't easily accessible. Home inspection companies often offer extra checks, called ancillary services, that cover items not part of the standard inspection.

O'Neill says that Burgess, for example, offers radon testing and sewer scoping as ancillary services. She estimates that between 35% and 50% of Burgess Inspections clients decide to add at least one ancillary service to their inspection. "They're a good way to learn additional things about your home. For instance, during a standard inspection, we're going to do a quick visual examination of the chimney, but without a camera going up and down, we're not going to get a good look at interior cracks or other things that may be hiding. So, the way to determine if the chimney is fully functional would be a full inspection," O'Neill says.

Items that may not be included in a standard home inspection:

- Free-standing appliances (like refrigerators, microwaves, clothes washers/dryers)
- Interior chimney inspections
- Landscaping
- Rodent infestations
- Pest damage (like termites or carpenter ants)
- Phone lines
- Security systems
- Airborne hazards (like radon, carbon monoxide and mold)

Keep in mind that this list is not exhaustive and will vary from company to company. Standards also vary across states. In Virginia, home inspection companies are regulated by the Department of Professional & Occupational Regulation, which governs the licensing requirements for the state's professional home inspectors. Other states' equivalent agencies do the same. "These regulations tell us what has to be involved with a home inspection, and there are some things that we don't get into. By law, we cannot quote code," Burgess says, adding that separate city/county inspectors are the ones who check to code.

Reviewing the inspection report

If you're present for the inspector's walk-through, they may give you an overview of their findings on inspection day. "We do encourage someone from the buyer's side to be there, and at the end, our inspector will summarize the inspection report for them," O'Neill says, noting that while they do try to keep the reports in layman's terms, the in-person summary can be helpful to the homebuyer when interpreting the results.

When you receive the full inspection report, read it closely. It's the inspector's job to call out every imperfection, so the reports are often long. Flaws like small drywall cracks, peeling wallpaper or loose toilets are generally considered minor issues. They're still important to note – and may factor into the negotiation process – but they're not typically high-cost repairs. Major flaws, on the other hand, could cost a pretty penny to fix and possibly impact the home's livability in the meantime.

Common red flags to watch out for

- Old/damaged roofing
- Poor drainage
- Water damage
- Faulty wiring and service panel issues
- Structural problems like a cracked foundation or insufficient supports
- Mold, asbestos and lead paint
- Termite damage

What is a deal-breaker in a home inspection?

Major problems like the red flags listed above are common inspection results that make buyers reconsider moving forward with a home purchase. However, whether or not a home inspection result is a deal-breaker for you depends on your priorities. If you love home improvement projects, and don't mind painting interior walls, refinishing floors or replacing leaky faucets, those items won't be a deal-breaker in an inspection report. But if you have young kids, a job with a demanding schedule or simply don't want to take on such projects, they might.

Negotiating repairs or price adjustments

In a typical home-buying timeline, the inspection period is the second negotiation stage, occurring between the offer and the appraisal. If the inspection didn't uncover any dealbreakers and you still want to buy the home, this is when you can negotiate repairs and/or price adjustments.

Your realtor will help you figure out what to ask for, but common seller concessions include:

- **Repairs**
Buyers can request the seller to arrange (and pay for) repairs before closing. If you don't want to find a contractor, pay for or supervise the work yourself, this could be a good option.
- **Closing cost credits**
Instead of asking the seller to make repairs before closing, you can ask for closing credits. This will lower the amount you'll spend on closing costs, the caveat being that you'll be responsible for arranging and paying for repairs after closing.
- **Price reductions**
A price reduction lowers the purchase price of the home. This might be a good option if you plan to pay off your mortgage loan quickly or buy the property in cash. But for homebuyers using a traditional 30-year mortgage, it may not be as cost-effective as closing cost credits.