

E3 Buyer's Inspection Check List

Outside the Home

First circle the home, carefully inspecting everything while making written notes. Here is what to look for:

- Exterior Construction:** Is it frame, brick, stucco, or siding? Check for peeling or flaking paint.
- Walkways:** Are they cracked, in need of replacement or marked by the city for replacement?
- Driveway:** Off-street parking is important. Is the driveway cracked or in need of replacement?
- Lawn and Landscaping:** Is the size of the yard adequate? Is the landscaping healthy?
- Decks, Patios, Porches and Fences:** Is there rotting wood? Have they been painted and maintained?
- Outside Retaining Walls:** Are there cracks or bulges from water pressure or old age?
- Windows and Doors:** Are the frames solid? Are they double-pane windows or are there storm windows? Do they open and shut easily? Bear in mind that one replacement window can cost from \$200 to \$300?
- Gutters and Down Spouts:** Do they leak and need replacement?
- Water and Sewage:** Is there public water and sewage? If there is a septic tank, it should be checked by an expert for leakage and repair.
- Electrical Service:** Does the outside wiring look old and outdated? Has the outside wiring been replaced and updated to code?
- Roof:** Is the roof made of shingles or slate? Is there discoloration? Are there missing or bucking shingles? When was the roof last replaced?
- Chimney:** Is it brick or cement? Are there bricks or parts missing?
- Garage:** Check the roof, inside and outside structures.
- Buried Tanks:** Are there any buried oil tanks in the yard? They can be expensive to remove.
- Electrical or Telephone Towers:** Are there high-powered towers nearby? This may decrease the future value of the home.

Inside the Home

Ask the seller for a printout of detailed information concerning the home. This should include the age of the house, size of each room, size of the lot, the amount of property taxes, etc. Ask the seller or agent how long the property has been on the market. Then make written

notes as you walk through the home.

- Bathrooms:** Look at the tile, floors, and walls. Examine the tub or shower. Is there adequate storage?
- Kitchen:** Has the kitchen been updated? Are the appliances included in the purchase price? How old are they? Examine the cabinets and their construction materials. Is there adequate storage space?
- Closets:** Is there adequate storage space?
- Walls and Ceilings:** Scan the walls and ceilings. Check for cracks or water stains which may indicate a roof or bathroom leak.
- Floors:** Do the floors appear to be balanced and even? Are the floors hardwood? Are the floors carpeted? Look for stains and deterioration.
- Fireplace:** Is it wood-burning? Has the current owner operated it?
- Insulation:** Has the home adequate insulation in the attic and side walls?
- Basement:** Look at the foundation walls and wood joists for cracks or new cement work which covers previous structural problems. Look for leaks and ask current owner about leakage from rain.
- Plumbing:** Look for leaks or dampness in walls, ceilings, and in basement near water lines. Turn on faucets to test for water pressure. Check inside sewer lines in the basement for leakage. Examine the hot water heater for leakage and ask its age. (A hot water heater usually lasts about ten years.)
- Heating and Cooling:** Ask the age of the furnace and cooling systems and ask if they are in working order.
- Electrical System:** Check the fuse box to determine if it has old-fashioned fuses or modern circuit breakers. Check light switches, electrical outlets and lighting fixtures to see that they are in working condition.

If the potential buyer is satisfied with their initial inspection of the home, they should include in their offer to purchase a contingency clause which indicates that their offer is contingent upon the home passing an inspection by a certified home inspector. The home inspector will, for a few hundred dollars, inspect all mechanical and building functions of the home and submit a detailed written report to the buyer indicating any problems and what it will cost to correct the problems. The seller might reduce the asking price or offer to share the expense in fixing any problems found in the inspection report.

Also, consider paying a qualified appraiser for an official appraisal report which will guide you in determining the value of the property before making an offer. In addition, ask to see the seller's utility and real estate property tax bills for the past twelve months.