

Evaluating A House

After you have been pre-qualified for a loan and find a house you like that you can afford, spend a significant amount of time inspecting the property to determine for yourself before you pay for a professional inspection that it will be comfortable and safe to live in.

Take this sheet along with a pencil, paper pad, flashlight, pocketknife, and some old clothes with you on your visits. Yes visits! If possible look at the property under both good and bad conditions, in daytime and at night to get a better understanding of how livable it will be for you and your family.

PLACEMENT

- _____ Does this house look shabbier than the homes in the neighborhood?
- _____ Does this house provide you enough privacy?
- _____ Do you like the view from the most frequently used rooms?
- _____ Does the house receive the maximum amount of winter sunshine?
- _____ Is the house dark & damp?
- _____ Is the house conveniently situated?

LANDSCAPING

- _____ Landscaping is always emphasized in a real estate listing. Decide if landscaping is important enough to you to warrant the extra cost. Flowers are nice but their value is minimal. You can produce your own in one or two growing seasons. Place most of the emphasis on the house and land.

WALKS, DRIVEWAY & PARKING

- _____ What is the condition of the walkways? Are they in good condition? Cracked? Broken? Even? Is there a tripping hazard? Will they need repaired?
- _____ What is the condition of the driveway? Is it in good condition? Cracked? Even? Has it been well maintained?
- _____ Is there adequate safe parking for friends and guests in the driveway or street?

FENCING

- _____ If there is a fence, is it beginning to lean and fall apart or does it look strong? Does it need to be painted or repaired?
- _____ If there is no fence and you need one, what will it cost to erect?

FOUNDATION

- _____ What is the foundation material? Wooden posts, blocks, concrete slab, etc. What is its condition?

_____ Has the foundation been treated against wood rot and termites? If so, does the seller have proper documentation of who provided the service? Talk with the service provider and ask them what they know about the house.

_____ Does water ever stand under the house?

_____ Examine the concrete and/or blocks with your flashlight to see if there are any cracks.

_____ Is the foundation level or is part sinking into the ground?

_____ If the foundation is a concrete slab, can you see cracks in the floor?

_____ Is there termite protection around the house?

CRAWL SPACE

_____ Is the bottom of the house a minimum of 12" from the ground?

_____ Are there sufficient vent openings into the crawl space?

_____ Is there a plastic vapor barrier located on the soil surface beneath the house in the crawl space? What condition is it in?

_____ Is the heating unit located in the crawl space? If it is located here, how easy will it be to change filters?

_____ Examine the condition of wiring and pipes exposed in the crawl space. Are there any leaks, corrosion, or frayed wires? Any evidence of improper repairs?

EXTERIOR WALLS (SIDING)

_____ Are there any holes, cracks or other signs of repairs?

_____ Is the paint peeling? When was the house last painted? How much did it cost?

_____ Are all the walls square with each other or are there signs sagging?

_____ Is siding straight, fitted properly and free of sags or bulges? Any sign of repair?

_____ Is there any sign of wood rot or termites?

DRAINAGE

_____ Where does the water drain off the roof? Does it stand around the house? Can it seep through the foundation to cause wood rot or basement flooding?

_____ Look at the slope of the ground around the house. It should slope away from the house so that any water runs away from the foundation.

_____ Are there any drains in the ground? Are they functional?

FLOORS

_____ Do the floors sag or slope?

- _____ Are there any loose or noisy floorboards?
- _____ Do the floors have a solid feel or do they bounce?
- _____ Are wood floors nicely finished?
- _____ Is there any evidence of warping or large cracks where the floors meet the walls?
- _____ Are there any cracks in concrete floors?
- _____ Are there any cracks in the bathroom floor(s)?

INTERIOR WALLS

- _____ Do any walls bulge or buckle?
- _____ Is the paint or plaster cracking? Is there any paper peeling?
- _____ Does the interior need painting?
- _____ Have the walls been recently painted? Would this cover a defect?
- _____ Are there any stains on the walls?

CEILINGS

- _____ Are there any water stains on the ceiling?
- _____ Look for recent painting, plastering or repairs which might be hiding a leak.
- _____ Carefully inspect any ceiling directly below a bathroom for sign of a leak or repair.

DOORS

- _____ Open and close all doors including all cabinet doors.
- _____ Is there weather-stripping around outside doors? What is its condition?
- _____ Do all doors catch properly? Are any doors difficult to open or close?
- _____ Do all locks function properly? Do they provide adequate security?
- _____ Do any of the doors need refinishing or painting?
- _____ Can you see light around the door when it is closed?

WINDOWS

- _____ Open and close all windows.
- _____ Do all locks function properly? Do they provide adequate security?
- _____ Is there weather-stripping around the frame? What is its condition?
- _____ Is there a draft?
- _____ Is there any cracked glass?

- _____ Are the windows insulated (double or triple pane)?
- _____ Have any windows been painted or nailed shut? Why?
- _____ Are storm windows present? Are window screens present? What is there condition?
- _____ Do the windows allow enough light in the house?
- _____ Are there skylights? Is there any evidence of leaking?

BATHROOM(S)

- _____ Are the bathroom(s) conveniently located?
- _____ Inspect the floor and walls for signs of leaks, cracks or poor workmanship.
- _____ Is there any evidence of repair?
- _____ Is there evidence of mold or mildew?

KITCHEN

- _____ Is the kitchen large enough for your family?
- _____ Will your appliances fit?
- _____ Are the kitchen appliances included in the sale? What is there condition? Run / operate each.
- _____ Does the dish washer function properly? Run it through a cycle while you finish inspecting the rest of the house.
- _____ Are there enough electric outlets?

WATER HEATER

- _____ Is the label of the National Board of Fire Underwriters present.
- _____ How big is the heater in gallons? Is it sufficient for your family?
- _____ Is there any evidence of leaks?

PLUMBING

NOTE – Faulty plumbing is expensive to repair!

- _____ Is there good water pressure? Turn on the water in the kitchen and flush a toilet. Does the pressure stay constant?
- _____ Do any faucets leak or drip? Turn on all faucets. Do they operate easily?
- _____ Fill the sinks and bathtub(s) with water. Is the water clear or rusty? Does the water leak out? Drain the water. Does it drain quickly and completely?

_____ Flush the toilet(s). Do they operate quietly. Do they refill quickly? Do they shut off completely?

_____ What is the condition of the fixtures?

_____ Is there a plumbing diagram available for the house?

_____ Is the water turn off valve easily accessible?

_____ Is there a problem with freezing pipes? Are there any heat tapes present?

_____ How easy will it be to make repairs?

_____ Is there a water softener or filtration system? What is its condition?

SEWAGE DISPOSAL

_____ Is there any indication of leakage on the property?

_____ Is the house connected to a public system?

_____ Or does the house utilize a septic system? When was it last serviced? Can this be documented? What is the capacity of the system?

ELECTRIC SERVICE

_____ What is the capacity of the service?

_____ Does the house have circuit breakers or fuses?

_____ Are there ground fault outlets near the sinks in each kitchen, bath and laundry rooms? Test each.

_____ Are there sufficient outlets in each room?

_____ Will any portion of the house need rewired?

_____ Are there are loose or frayed wires?

HEATING

_____ What type of heating system does the house have?

_____ Is heat supplied to each room?

_____ How much is the winter heating bills?

_____ Does the heating system make a lot of noise?

_____ How old is the system? Has it been repaired?

_____ Do you smell gas?

COOLING (AIR CONDITIONING)

_____ Are there sufficient outlets?

_____ How much does it cost to operate in the summer?

_____ Is cool air supplied to each room?

_____ Does the system operate quietly?

_____ How old is the unit? Has it been repaired?

FIREPLACE

_____ When was it last cleaned & by whom?

_____ Is there any smoke on the walls?

_____ Does the damper work easily?

_____ Is the top of the chimney protected so sparks don't escape?

_____ The best way to inspect the fireplace is when it is in operation. Have the owner start a fire for you.

INSULATION

_____ Examine any insulation that you can access. What is its condition?

_____ Is the house uniformly warm or cold?

_____ Is there snow on the roof? How much is melted? Are there any "hot spots"?

VENTILATION

_____ Are there any drafts in the house?

_____ Is the house comfortable?

_____ Is the area under the house and porches dry?

_____ Is there any indication of termites? Is there any indication of infested wood?

_____ When was the house last treated for termites? By whom?

WOOD ROT

Wood rot usually occurs in attics, basements, crawl spaces and under porches. Stick your pocket knife into these areas. If it sinks in easily, the condition is severe and may be too costly to repair.

ATTIC

_____ Is there an attic?

_____ Is it insulated on the floor and under the roof?

_____ Is it adequately ventilated to provide for good air circulation? Are there louvered openings along the sides of the attic?

_____ Does any light shine through the roof? Are there any water stains on the attic floor or under the roof?

_____ Does the roof sag? Does the roof appear solid?

BASEMENT

_____ Is there any indication of flooding or dampness?

_____ Is there a sump pump? If there is one present, inquire why it is required? Test the pumps operation. Where is the water discharged?

_____ Are there water stains on the walls or floor? Is there mud anywhere?

_____ Are there sufficient windows or vents?

_____ Is there a dehumidifier?

_____ Are there any cracks in the walls or floor? If present, do they indicate any structural defect or potential water leak?

STAIRS, BALCONIES & TERRACES

_____ What are any stairs constructed of. What is the condition?

_____ Do they have sufficient railings? Are they in good condition?

_____ Are there any loose boards or dangerous cracks?

_____ Are outside stairs protected from the weather?

CLOSETS & STORAGE AREAS

_____ Look in all closets and storage spaces.

_____ Is there a closet in each bedroom? Are they of sufficient size?

_____ Are the joints solid or cracked?

_____ Is there sufficient storage in the house?

PORCH

_____ Is the porch supported as well as the house? Is the space under the porch open and well ventilated?

_____ Are any screens in good condition?

GARAGE

_____ Is there any evidence the roof leaks?

_____ Is it big enough to hold your car(s)?

_____ What is the condition of the floor? Any stains or recent painting?

_____ Does it have a workshop or tool space in it?

ADDED ATTRACTIONS

Be careful about letting extras attract you to a deal you might otherwise not want. Carpet allowances, furniture, appliances, lawn mowers, deck furniture, and nearly anything else aside from the actual house and property may be used to attract you to the property. Do not let these distract you from the important issues – the house and the property. If items are included, price each of them yourself and then ask how the seller computer their value in the total asking price. Are they overpriced? Remember, an allowance is included in the purchase price that YOU will ultimately pay or finance.

FINAL CONSIDERATION

_____ What is the quality of the workmanship and materials?

_____ Would you and your family be comfortable in the house?

_____ Do you like the size and placement of the rooms?

_____ Will your furniture fit?

_____ Is the house large enough for your future needs?

_____ Can the house be securely locked when you are away? Is the neighborhood safe?
Is there an alarm system?

_____ What Fire Department will respond? How close is the nearest fire hydrant?

_____ Will the seller make any necessary repairs before you buy the house?

UTILIZE A PROFESSIONAL INSPECTOR

Never hire an inspector who also makes home repairs. Pay for this inspection yourself.

Never hire anyone recommended by the seller or their real estate agent.

If the seller is unwilling to warrant the condition of the house, he may have something to hide.