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## DIY Home Inspections

Some people believe that home inspections cost too much. Rather than arguing the cost of the training, licensing, insurance, advertising, and the tools a home inspector carries, we will present some of what goes into a home inspection so that those people who are so inclined may perform their own.

Note: Maryland real-estate law only recognizes home inspections performed by licensed home inspectors. Self-performed inspections could be rejected by some of the transaction participants so check with all parties involved before proceeding.

### Some books on Home Inspections

- *The Home Inspection Book: A Guide for Professionals* by Marcia Darvin Spada
- *The Complete Book of Home Inspection* by Norman Becker
- *The Pocket Idiot's Guide to Home Inspections* by Mike Kuhn and Bobbi Dempsey
- *Home Inspection Handbook* by John E. Traister
- *Essentials of Home Inspection: Home Reference Book*

### Before Beginning the Home inspection

Pull the real estate listing for the property so that you have an idea of what is supposed to be there and what might not convey or is going to be addressed already.

Pull the public records for the property. In some locals this will include a MAP showing the property location and corners along with any easements.

Pull the Property building permits. This will tell you what augmentations SHOULD be there such as decks, fences, extra bathrooms, electrical upgrades, or finished basements. Otherwise, the building SHOULD be in the state that it was built. All work done without permits should be questioned.

### Tools

You will need some basic tools in order to complete your inspection. These include:

- Ladder
- Flashlight
- Binoculars
- GFCI Circuit Tester
- Instant-read thermometer
- Infrared laser thermometer
- Water pressure gauge
- Electrical circuit tester
- Awl or ice pick for testing wood
- Moisture meter
- Gloves
- Respirator

*(Note: most Home Inspectors carry many more specialized tools, such as infrared cameras, gas sniffers, combustion analyzers, etc.)*

### Forms

Before going to the site you should obtain a blank Home Inspection report to guide you through the process, remind you of items you may forget, and keep all of your notes in one place.

<http://www.professionalequipment.com/ita-property-inspection-report-forms-300-ro/home-inspection-report-forms/>

Such forms will guide you as to what to inspect, but will not give you any indication as to what is “appropriate and acceptable;” only training and experience will help with that.

You will note that many questions are repeated as the same component may be viewed from many different locations during the inspection.

For example: The roof can be seen upon arrival,

portions may be visible from an upper story window, the attic gives another view, and lastly the roof may be walked. Each view should be taken advantage of and any issues noted in the appropriate section.

Electrical issues may be found in all sections of the house, and should be noted in both the particular section of the house and ALSO the electrical section (I.e. Bathroom AND Electrical, kitchen AND electrical)

Plumbing belongs to both particular rooms (kitchen & Bathrooms) and also the infrastructure of the home. Clogged pipes can cause systemic problems such as low flow throughout the home. Too high water pressure can cause a variety of problems in toilets, washing machines, icemakers and sink faucets, not to mention stressing the pipes themselves.

Anything that seems unusual, unsafe, worn, unmaintained, or has exceeded/is approaching its expected useful and safe lifetime should be noted in the appropriate section(s).

## Arriving at the site

The inspection process should begin when driving into the neighborhood.

What is "Normal" for the neighborhood?

What are the standard utilities: Water, gas, Oil, Overhead electric, underground electric, Septic, Wells, etc...

What are the ages of the homes? What do the other roof look like? Are the streets or driveways cut up indicating possible utility work? Again, what is normal?

## Inspecting the Exterior

Since this will not be an official home inspection, there is no contract or disclosure to contend with. You are conducting this inspection at your own risk, and will have to accept full responsibility for any injuries or damage incurred while you are on the property.

*Note that **ALL** the responses to the following questions should be noted in the inspection report.*

Look at the roof from the ground, preferably with good binoculars (You might walk it later if safe and appropriate). Is it even, regular and without noticeable items. A well-done roof is a very plain, regular, un-inspiring thing. Any item that draws your attention is probably out of place and should be reviewed. How does it compare to the roofs in the

area? Similar construction, apparent age? How do the gutters look? What is the overall slope of the land around the house?

Is the landscaping overgrown touching or hiding portions of the house?

What is the roofing material?

What is the Exterior siding material?

What type chimney(s) do they have?

What type electrical service do they have?

What is the driveway made of and what is its condition?

What types of sidewalks are there and what are their conditions?

Are there any retaining walls, and conditions

Is there a patio? What materials and condition?

Is the front door under a cover/porch? Condition?

Is there a deck? What is the condition? Is it properly constructed? Is it safe? Are the railings safe? Is there flashing at the house? Are there any special conditions (improper wiring, plumbing, etc)

What kind of Fence is there? Condition?

What kind of trim is there? What is its condition?

Are there yard sprinklers? Are they plumbed safely?

What kind of hose faucets are there? Are they frost proof? Do they have anti-siphon devices? Now is a good time to test the water pressure. Note if it is too high or low.

Where do the gutters go? Are there splash blocks or subsurface drains? Where does the water go? Does it go far enough away from the house? Is there any debris in the gutter or on the splash block indicating other issues?

What can you see of the foundation? What kind of foundation is it? What is its condition? Any stains or indications of repairs?

Walk the entire perimeter of the house. Look at every penetration or opening. Doors, windows, cable, electric, phone, faucet and note any defects or unusual items or conditions. Pay particular attention to trim, caulk, sealants, paint, and other maintenance items. Note the condition of doors, windows or trim that show excessive wear or weathering. Any soft spots or obvious "rot" should be noted.

Note any conditions that pose safety, health, maintenance, or economic issues.

## Going inside

What is the condition of the front door? Does the hardware work? What is the condition of the weather

-stripping? Are there any safety concerns (double key deadbolts) Can it be opened without any special knowledge?

This should be repeated for all exterior doors, sliders, French doors, etc. Each should be noted.

### **Per Floor:**

Note the overall condition of wall, ceiling, and floors along with their materials

Pick a direction and proceed around the perimeter of the home, walking every wall.

Check a representative sample of windows. At least one in each room. What type window are they? What materials are used? (Wood/metal/plastic, etc.) Single pane/double pane/casement/sliders/double hung. Do they operate smoothly? Any broken windows or fogged cavities.

Check a representative sample of outlets in each room with an appropriate test device. Note any fault conditions. Each habitable room should have heat, ventilation, and electricity.

Note any conditions other than acceptable in any location.

Each room should have a ceiling light or a switched receptacle. Note any missing plates or switchovers.

What type floors are there? What is their condition? Pay special attention to tiles.

Repeat the above walking interior walls.

Note any conditions that pose safety, health, maintenance, or economic issues.

### **Bathrooms**

Does the door work and latch?

What is the condition of the toilet?

Does it rock?

Look in the tank for any issues such as mud, corrosion, foresight objects, or incorrect level

What is the condition of the sink?

What is the condition of the faucet, drain, and counter?

Are the traps appropriate and acceptable?

Is there adequate flow?

Is there proper ventilation and heat?

What is the condition of the bathtub?

What is the condition of the faucet, drain, stopper, shower diverter, shower head, shower enclosure, walls and nearby floor?

Test the electrical for the presence of GFCIs.

Note any special conditions such as stains, warped

floor, cracked tiles, damaged walls, or any other indicators.

### **Kitchen**

What is the overall condition of the kitchen as to wear?

What is the condition of the Kitchen sink?

What is the condition of the faucet, sprayer, and drain?

Note any current leaks or evidence of prior leaks/damage.

Now would be a good time to test the water temperature to make sure it is safe.

What is the condition of the disposal and its controls and wiring?

What is the condition of the stove?

What type stove is it (gas/electric/cook top)

Test all burners for operation

Is the stove safe (indicators work, anchored appropriately)? Note condition of seals.

Does the range hood work? What is the condition of the filters? Do the lights work?

What is the condition of the dishwasher? Is it anchored? What type drain does it use? Do the door seals seem acceptable? Operate the appliance on an abbreviated cycle if it seems safe and note results.

Check the condition of any other permanently installed appliances such as microwaves or trash compactors.

Test all receptacles within 6' of the sinks for GFCIs.

Note any other special conditions in the kitchen, as well as any conditions that pose safety, health, maintenance, or economic issues.

### **Stairs**

Note the condition of the stairs.

Are the handrails safe? Are there any openings that are too large?

**Repeat the above steps for each level of the house.**

### **General Plumbing**

What type of water service is there?

Where is the main shut off and what is its condition?

What type supply and drain lines are used (copper, plastic, cast iron, etc.)

Look for any leaks or problems.

What type of fuel is used, where is it stored, and where is the shutoff? Does the system appear in acceptable condition? If it an above ground oil tank, note any special conditions and TEST if you are certified to do so.

What type water heater is there and what is its size? What is its condition? Is there a shutoff and TPR valve? Is the TPR pipe properly installed?

Is the water heater installed safely with adequate clearances and ventilation as needed?

Note any conditions that pose safety, health, maintenance, or economic issues.

## Heating & Cooling systems

Note the location, flue type size, and condition of each permanently installed heating/cooling system. Examine the filters, burners, clearances, venting, combustion requirements, and distribution for each system.

Has the system been adequately serviced?

Operate the system in all modes appropriate and safe to do so and note any special conditions.

Examine the drain, electrical, airflow, and control requirements for each system and note any issues.

Pay special attention if the unit has been replaced/ upgraded to changes in fuel/combustion air/ flue requirements or electrical requirements and their effects on associated appliances.

Note any conditions that pose safety, health, maintenance, or economic issues.

## Electrical Service

What type service is there?

What SIZE service is there?

Where is the Main panel? What is the rating of the Panel?

**WARNING: removing the dead front of the electrical panel could result in serious injury or death. Do NOT attempt to open the panel if you are unfamiliar with electrical systems. Call a qualified, licensed electrician to perform the electrical inspection.**

Open the panel and examine the INTERIOR to determine the wire type and condition of the wires and over current protection devices? Note what type of over current devices are used. Note any special conditions such as over-fusing, double lugging,

missing bushings, unprotected openings, or overloaded panels.

Repeat this for each panel found.

Note any special conditions such as exposed/damaged/mis-wired/or evidence of overheating anywhere in the home.

Note any other electrical conditions such as extension cords used as permanent, missing, or damaged GFCIs, locations that should have GFCIs added, inappropriate boxes/wires/ controls or other safety conditions.

Note & test any AFCIs.

Note any conditions that pose safety, health, maintenance, or economic issues.

## Fireplaces

Note the location of all fireplaces

Note the condition of the Damper, flue, and Gas devices in any Fireplaces.

Operate if safe and note any issues. Do not turn on Gas/light pilots!

## Laundry

Note location of Laundry

What type dryer vent material is used? Does it vent to an appropriate location? Is the vent too long?

Is the plumbing appropriate and safe?

IS the laundry sink appropriate and safe?

Is any GAS connection appropriate and acceptable?

Is the electrical appropriate and safe?

Note any leaks or other apparent safety conditions.

Note any conditions that pose safety, health, maintenance, or economic issues.

## Smoke Detectors

Are there smoke detectors? What is their condition?

**WARNING: do not test smoke detectors if there is any chance they are connected to a monitored alarm system or you will be facing a possible false alarm fine!**

Are additional smoke detectors needed?

Are there any Carbon Monoxide detectors?

## Garage

What condition is the floor in?

What condition are the Walls & Ceiling in?

What about Ventilation?

Is the door to the living space appropriate and acceptable?

What condition is the exterior door in?

What type of vehicle door is there and what condition is in?

What condition is the automatic openers in and do they operate safely

What is the condition of the Electrical wiring in the garage?

Note any conditions that pose safety, health, maintenance, or economic issues.

## Attic

Where is the attic access?

**WARNING: Do not enter the attic if the air temperature is over 150 degrees as you may not be able to get out safely. At high air temperatures, surface temperatures can cause burns in 2-3 seconds on unprotected skin.**

What type of construction is the attic?

What type of insulation is there, how much of it is there and in what condition is it?

Is the insulation where it belongs? Does it cover/touch anything that it should not?

Is there adequate ventilation? Are there any electrical or ventilation problems?

Are the rafters/trusses in good shape (no cracked/damaged trusses?)

Is there SAFE access to any equipment in the attic?

If there are pull down stairs, are the installed safely?

Do the bathrooms vent into the attic or outside?

Are there any indications of roof problems?

Is there any indication of pests in the attic?

Are there any other issues to be noted in the attic?

Examine the entire attic or note locations not accessible/visible.

Examine any heating/cooling system in the attic.

Examine the Ducting in the attic. Is the ducting appropriate and acceptable?

Note any conditions that pose safety, health, maintenance, or economic issues.

## Roof

Determine whether to walk the roof only AFTER examination of the roof deck from the inside to make sure it is safe and that there are no conditions that would pose a hidden danger. (FRT Decking, Rot, etc...)

Note that walking a roof is inherently dangerous. There are many obvious dangers, and many non-obvious dangers. Make sure you know what you are

doing in ALL aspects of walking a roof, including the proper and safe handling of ladders. Unless you are a roofer, you should never walk a Metal, Slate or Wood roof. Never walk a wet roof. Roofs that are exceeding cold or hot can be easily damaged by walking.

What is the roof construction?

How many layers are there?

Are there any signs of previous repairs?

What does the flashing look like?

How do any vent collars or Skylight flashings look?

Are there any indicators of impending roof suffice failure? (Moss, Algae, lichens, buckling, curling, blistering, cracking, visible fasteners, improper installation, etc...)

Now would be a good time to examine the upper portion/interior of any accessible chimneys.

Note the condition of the gutters. Are the full of debris or standing water?

Note any conditions that pose safety, health, maintenance, or economic issues.

Once you have gone through the house make sure that all of your observations have made their way into your report. Go through the report to make sure that you have inspected all of the appropriate sections of the home. Then go through the house again mentally to make sure that you have been in each and every part of the house and that your observations and comments are correct. When in doubt, go look at it again.

Make sure that you have returned everything to the state at which you found it. All lights, doors, thermostats, windows and appliances should be restored to the way you found them.

Make sure you have all of your tools and they are properly stored before you leave.