

your DIY home inspection checklist



Before you commit to a home purchase, use your Esurance home inspection checklist to prevent minor repair issues from growing into major financial woes down the line. As you go through each section, check off items that are in good condition, take notes on those that aren't, and be sure to mark the date.

Refer to this useful home inspection checklist as often as you need, and note any repairs that've been made to ensure the list is up to date. If you decide to move forward with the home purchase, you'll already be attune to its more vulnerable areas, thus, making follow-up inspections throughout the year that much easier.

exterior of the home

Chimney

- Straight and whole.
- No missing bricks or mortar.
- Flashing is adequately sealed.

Roof

- No abnormal sinking or curling.
- No presence of mold or rot.
- Soffits and fascia are intact.
- Vents aren't painted over.

Gutters

- Clean, rust-free, and securely attached to the house.
- No bending in the middle.
- Sufficiently drains water into a downspout and away from home's structure.

Windows and Doors

- Frames are intact, joints are caulked.
- No broken glass or ripped screens.

House Surfaces

- At least 6 inches between the ground and any wood on the house.
- No stains, cracks, paint flaking, rot, vines or other vegetation.
- Siding is solid.

Foundation

- No leaning or sagging.
- Framing is straight.
- Fascia and roof ridge are level.

Property/Grounds

- No standing water.
- No branches touching the house or looming above the roof.
- Driveways and walkways pitch away from the house.
- Exterior structures (fences, gazebos, retaining walls, sheds) are intact and free of mold or bug damage.
- Stair/Deck railings are secure.

interior of the home

Attic

- No sign of decay or water stains on the underside of the roof.
- Adequate and properly installed insulation.
- Good ventilation.
- No electrical splices or appliance vents.

Interior Rooms

- Floors, walls, and ceilings are stain-free and level.
- Paint/wall covering/paneling in good condition.
- Wood trim installed correctly and in good condition.
- Lights and switches function properly.
- Windows and doors open and close easily, fit squarely in frames.
- Fireplace masonry is intact, stain-free, and all components (flue, damper, etc.) in good working order.

Bathrooms

- Toilets and sinks work properly.
- Fixtures securely attached.
- Vanity tops are free of water stains and rot underneath.
- Shower's water pressure is normal.
- Exhaust fan is in good working order.
- Caulking in the tub is adequately sealed.
- Shower tiles secure/ solid wall surface.
- No stains near the base of the shower or bath, and no evidence of past leakage.

Kitchen

- No leaks or rot in the pipes.
- Built-in appliances are in good working order.
- Exhaust fan ventilates outside.
- Drawers and cabinets latch tightly, in good condition.
- No signs of deterioration or rust on garbage disposal or waste pipes.
- Dishwasher is in good working order — no leaks, and door spring operates properly.
- All electrical outlets within 6' of sink have Ground Fault Circuit Interrupter protection.

Ceilings, Floors, and Walls

- Everything is level, free of stains or decay.
- No loose materials or errant nails or visible seams.

Basement/Foundation/Crawlspace

- Everything is bone-dry, devoid of dampness.
- Exposed foundation is stain-free.
- No cracks or any sign of insect damage.
- Adequate ventilation.
- Proper insulation on exposed waste and vent pipes.
- No signs of moisture/water damage.

Household Systems*

- Plumbing, electricity, and AC in good working order.
- No exposed wiring, rusted or leaky pipes, or gaseous odors.

Please Note: A DIY home inspection is a great way to familiarize yourself with the quirks of your new abode—not to mention develop an keener eye. However, this list is by no means exhaustive, so don't use in place of a professional home inspection.

*Plumbing and electrical work should only be performed by a qualified professional.