MY CITY
HOME INSPECTORS

HOMEOWNER RESOURCE

Complete Home Walkthrough Checklist

A practical, safety-first guide for buyers, sellers and homeowners

WHAT THIS GUIDE HELPS YOU DO

- Review the home's major visible systems
- Spot warning signs before they grow
- Document findings with a repeatable method
- Separate maintenance from professional concerns
- Decide when specialized testing may help

WALKTHROUGH

- ☐ Exterior / Roof
- ☐ Foundation
- ☐ Plumbing
- ☐ Electrical
- ☐ HVAC
- ☐ Moisture
- ☐ Attic
- ☐ Interior

HOW TO USE THIS GUIDE

Inspect smarter, not harder.

This checklist is built for a practical visual walkthrough of the accessible parts of a property. It helps you notice patterns, document concerns and decide what deserves professional evaluation. It is not an inspection report, certification or substitute for a professional home inspection.

MY CITY TIP

The four-condition system

Rate every observation as Normal / Monitor, Maintenance, Further Evaluation, or Urgent Concern. That keeps a long list of findings from turning into an unhelpful pile of equal-weight problems.

NORMAL / MONITOR	No obvious defect. Keep on your routine maintenance list.
MAINTENANCE	Repair or service is advisable, but no immediate hazard is apparent.
FURTHER EVALUATION	The symptom may indicate a larger issue. Get a qualified professional to evaluate it.
URGENT CONCERN	Potential safety, active leak, gas, major movement or other condition that should not wait.

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01 Safety First + Tools

The most important inspection skill is knowing when not to touch, enter or test something. A useful walkthrough never requires unsafe climbing, opening electrical equipment, entering a questionable confined space, or disturbing materials you do not recognize.

- [ ] **Gas odor:** Leave the area and contact the gas utility or emergency service as appropriate.
- [ ] **Sparking, arcing or electrical burning smell:** Do not touch the equipment. Arrange qualified electrical evaluation.
- [ ] **Water near electrical equipment:** Stay clear. Do not step into standing water to investigate.
- [ ] **Visible structural instability:** Do not enter or load the affected area.
- [ ] **Heavy mold-like growth or damaged suspect hazardous material:** Do not disturb it.
- [ ] **Unsafe roof, attic or crawlspace access:** Inspect from a safe location and leave closer evaluation to a professional.

WHEN TO CALL A PRO

Safety beats completeness

If a condition feels unsafe, treat it as unsafe. Your goal is to collect useful information - not to access every component.

Tools that add value without overcomplicating the walkthrough

Bright flashlight	**Phone / camera**	**Tape measure**	**Notebook / notes app**
Binoculars	**Outlet tester***	**Moisture meter***	**Gloves / safety glasses**

*Use electrical or moisture test tools only if you understand their limitations and safe operation.

10-minute first-pass walkthrough

1	**Stand at the curb** Scan rooflines, grading, drainage, vegetation and obvious exterior damage.
2	**Walk the perimeter** Look for downspout discharge, siding/trim damage, cracks and water collection.
3	**Enter and look up** Ceiling stains, odors and major wall/floor movement often reveal themselves quickly.
4	**Find the mechanicals** Locate the panel, water heater and HVAC equipment. Note visible condition and approximate age.
5	**Check wet areas** Bathrooms, kitchens, laundry and basement/crawlspace deserve an early moisture scan.
6	**Decide whether to dig deeper** If the first pass raises serious concerns, prioritize professional evaluation rather than more DIY testing.

02 Exterior, Roof + Site Drainage

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase, seasonally, and after major storms	Low-Medium	High when water or roof damage is present	Keeping water away from the building

- [ ] View the roof from the ground for missing, lifted, cracked, heavily worn or patched roofing.
- [ ] Check roof lines for visible sagging or uneven areas.
- [ ] Inspect flashing and penetrations around chimneys, skylights, vents and plumbing stacks from a safe vantage point.
- [ ] Look for loose, leaking, rusted or debris-filled gutters.
- [ ] Confirm downspouts discharge away from the foundation rather than beside the wall.
- [ ] Inspect fascia, soffits, siding, stucco, brick and trim for rot, gaps, cracking or failed sealant.
- [ ] Check exterior window and door trim for swelling, staining or decay.
- [ ] Look for soil or hardscape that appears to direct water toward the home.
- [ ] Note standing water, erosion and persistent soggy areas.
- [ ] Check decks, porches, stairs and guards for movement, rot and visible fastener deterioration.
- [ ] Look for large roots, vines or branches contacting the house or roof.
- [ ] Scan driveways and walkways for major displacement, trip hazards and drainage toward the structure.

WHEN TO CALL A PRO

Professional evaluation trigger

Active roof leakage, visible structural sagging, unstable deck/guard components, major exterior deterioration, or water repeatedly collecting against the foundation.

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Field technique

Photograph the roof from several ground-level angles. A wide shot plus a zoomed detail is far more useful than a single close-up.

NOTES / PHOTO NUMBERS

03 Attic + Roof Structure

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and whenever roof leaks or storm damage are suspected	Medium - only with safe access	High for leaks, framing problems and extensive growth	Water entry, framing, ventilation and insulation

- [ ] Enter only if the access is safe, stable and appropriate for you.
- [ ] Look at roof sheathing for dark stains, water tracks, rot or active dripping.
- [ ] Check rafters/trusses for sagging, cuts, unusual repairs or altered members.
- [ ] Look for wet, compressed or displaced insulation.
- [ ] Check ridge, soffit and gable ventilation for visible blockage.
- [ ] Confirm bathroom or dryer exhaust ducts do not visibly terminate into the attic.
- [ ] Look for pest droppings, nesting or chew marks.
- [ ] Note mold-like growth, musty odor or condensation patterns.
- [ ] Look for open junction boxes, exposed splices or improvised electrical work.
- [ ] Check around chimneys and roof penetrations from the underside for staining or gaps.

WHEN TO CALL A PRO

Professional evaluation trigger

Wet insulation, active leakage, sagging/altered framing, widespread growth, or unsafe electrical conditions.

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Field technique

A dry stain can be old or inactive. Record whether it feels damp, looks fresh, or lines up with a roof penetration above.

NOTES / PHOTO NUMBERS

04 Foundation, Crawlspace + Basement

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase, annually, and after heavy rain	Medium - crawlspace entry may be unsafe	High for movement or active water	Structure, drainage, wood condition and moisture

- [ ] Look for foundation cracks and note whether they are vertical, diagonal, horizontal or stair-step.
- [ ] Note cracks that show visible offset or displacement, not just surface separation.
- [ ] Watch for sloping floors, repeated sticking openings and masonry cracking occurring in the same area.
- [ ] Check basements for damp walls, mineral deposits, standing water or musty odor.
- [ ] Look for crawlspace water, wet soil, damaged vapor barriers or plumbing leakage.
- [ ] Inspect accessible framing for decay, termite damage or improvised supports.
- [ ] Look for insulation that is wet, fallen or heavily disturbed.
- [ ] Note sump-pump condition and whether backup protection appears present.
- [ ] Check for wood-to-soil contact or exterior grade that sits too high against siding.
- [ ] Record evidence of repeated patching or water-management attempts.

WHEN TO CALL A PRO

Professional evaluation trigger

Ongoing water entry, visibly displaced foundation sections, severely deteriorated framing, makeshift supports or a combination of movement symptoms.

MY CITY TIP

Field technique

One crack rarely tells the whole story. Patterns across floors, walls, doors, windows and the foundation matter more.

NOTES / PHOTO NUMBERS

05 Interior Structure, Walls + Floors

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and during routine maintenance	Low	Medium-High when multiple movement clues align	Patterns, not isolated cosmetic defects

- [ ] Scan ceilings and walls for cracks, bulges, stains and isolated fresh paint patches.
- [ ] Look for diagonal cracking around door and window openings.
- [ ] Walk floors for soft spots, excessive bounce or unusual slope.
- [ ] Open and close a representative sample of interior doors and windows.
- [ ] Check stairs, handrails and guards for looseness or unsafe gaps.
- [ ] Look for swollen baseboards, trim damage or decay near wet areas.
- [ ] Note large ceiling patches or areas that differ noticeably from surrounding finishes.
- [ ] Look for visible beam deflection or altered structural elements in accessible spaces.
- [ ] Photograph repeated symptoms occurring in the same part of the building.

WHEN TO CALL A PRO

Professional evaluation trigger

Major sagging, multiple out-of-square openings, soft/failed flooring, repeated movement patterns or staining that appears active.

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Field technique

Do not let a cosmetic renovation distract you from alignment, moisture and structural clues underneath the finishes.

NOTES / PHOTO NUMBERS

06 Plumbing + Water Heater

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and at least annually	Low-Medium	High for active leaks or sewer symptoms	Leaks, corrosion, drainage and water delivery

- [ ] Locate the main water shutoff without forcing a stiff or corroded valve.
- [ ] Look under every accessible sink for leaks, corrosion, staining or swollen cabinet materials.
- [ ] Check around toilets for movement, staining and soft flooring.
- [ ] Run sinks, showers and tubs long enough to observe drainage and pressure.
- [ ] Flush toilets and listen for unusual refill behavior, gurgling or backup symptoms.
- [ ] Check ceilings below bathrooms and kitchens for staining or repairs.
- [ ] Inspect washing-machine hoses and accessible appliance water lines.
- [ ] Look at visible piping for corrosion, patchwork or evidence of repeated repairs.
- [ ] Check the water heater for age information, rust, leakage, damaged venting or corrosion around the base.
- [ ] Note persistent sewer odor, slow drains, recurring clogs or soggy areas near private septic components.
- [ ] Check exterior hose connections for leakage or damage.

WHEN TO CALL A PRO

Professional evaluation trigger

Sewage backup, uncontrolled water release, active leakage near electrical equipment, severe water-heater corrosion or no reliable way to stop a leak.

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Field technique

If a drain works for ten seconds, keep it running a little longer. Partial restrictions often reveal themselves under sustained flow.

NOTES / PHOTO NUMBERS

07 Electrical + Life-Safety Devices

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and whenever new symptoms appear	Low for visible checks only	High for overheating, arcing or exposed hazards	Safe visible conditions and protection devices

- [ ] Locate the service panel and note whether labeling appears useful and legible.
- [ ] Do not remove the electrical panel cover unless you are qualified to do so.
- [ ] Look for scorch marks, melted components, rust or obvious damage around accessible equipment.
- [ ] Check visible outlets and switches for loose mounting, broken covers or heat damage.
- [ ] Listen for persistent buzzing or crackling.
- [ ] Look for extension cords being used as permanent wiring.
- [ ] Check accessible junction boxes for missing covers or exposed splices.
- [ ] Test GFCI receptacles only if you know how to use the test function safely.
- [ ] Look for weather-damaged exterior receptacles or missing weather protection.
- [ ] Confirm smoke and carbon-monoxide alarms are present in appropriate areas and ask when they were last tested/replaced.
- [ ] Note lights that flicker consistently when larger loads operate.

WHEN TO CALL A PRO

Professional evaluation trigger

Sparking, burning odor, overheating, exposed hazardous wiring, melted components, repeated breaker trips or evidence of arcing.

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Field technique

Do not use a DIY checklist to decide whether a panel or wiring system is 'code compliant.' That requires qualified evaluation and context.

NOTES / PHOTO NUMBERS

08 HVAC, Ventilation + Energy Clues

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and seasonally	Low-Medium	Medium-High for combustion, leaking or non-operational equipment	Operation, drainage, airflow and maintenance

- [ ] Identify the heating/cooling equipment type and record manufacture/installation information if visible.
- [ ] Operate equipment only when seasonally appropriate and safe to do so.
- [ ] Listen for unusual noise, vibration, repeated short cycling or long run times.
- [ ] Check the filter condition and record the filter size.
- [ ] Look for rust, corrosion, oil staining or water around equipment.
- [ ] Inspect visible ductwork for disconnection, crushing, damaged insulation or major leakage.
- [ ] Compare airflow at several rooms and note unusually weak areas.
- [ ] Check condensate pans and drains for staining, blockage or overflow history.
- [ ] Look at exterior equipment for debris, vegetation and damaged insulation on refrigerant lines.
- [ ] Check visible exhaust/venting components on fuel-burning appliances for rust, gaps or obvious deterioration.
- [ ] Note insulation gaps around attic access, visible penetrations or ductwork in unconditioned areas.

WHEN TO CALL A PRO

Professional evaluation trigger

Gas odor, equipment that will not operate normally, combustion/venting concerns, severe corrosion, active condensate leakage or repeated shutdown.

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Field technique

Age is a planning clue, not a diagnosis. Record equipment age, condition and service history together.

NOTES / PHOTO NUMBERS

09 Kitchen, Laundry, Appliances + Bathrooms

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Before purchase and during routine maintenance	Low	Medium; high when leakage or electrical hazards are present	Water, venting and basic function

- [ ] Run the dishwasher and check the surrounding cabinet base/floor for leakage.
- [ ] Observe range, oven and exhaust-hood operation when appropriate.
- [ ] Inspect under-sink plumbing and disposal connections.
- [ ] Check refrigerator water-line connections if accessible.
- [ ] Inspect washing-machine hoses and drain connections.
- [ ] Confirm dryer venting appears connected and routes outdoors rather than into the building.
- [ ] Look for scorch marks, damaged cords or improvised extension wiring around appliances.
- [ ] Check bathrooms for loose toilets, soft flooring, damaged grout and failed sealant.
- [ ] Run bathroom fixtures and observe drainage.
- [ ] Check exhaust-fan operation and signs of chronic condensation.
- [ ] Inspect ceilings/walls below bathrooms for staining.
- [ ] Look for leakage at shower doors, enclosures and tub/shower transitions.

WHEN TO CALL A PRO

Professional evaluation trigger

Active appliance leakage, overheated wiring, unsafe fuel connections, soft/failed bathroom flooring or recurring water intrusion.

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Field technique

A clean bathroom can still have a moisture problem. Look below, behind and around the wet area - not only at the visible surface.

NOTES / PHOTO NUMBERS

10 Moisture, Mold, Pests, Garage + Exterior Systems

CHECK WHEN	DIY DIFFICULTY	PRIORITY	FOCUS
Whenever odors, stains, water or pest clues appear	Low for screening	High for active moisture, infestation or unsafe structures	Sources, not symptoms

- [ ] Map musty odors and recurring stains instead of treating them as isolated cosmetic issues.
- [ ] Use a moisture meter only as a screening tool and compare suspicious areas with nearby dry material.
- [ ] Look for swollen finishes, peeling coatings and persistent condensation.
- [ ] Check for termite/WDO clues such as mud tubes, damaged wood or frass.
- [ ] Look for rodent droppings, gnawed materials or damaged insulation.
- [ ] Inspect the door between an attached garage and the home for obvious damage and proper closing.
- [ ] Operate the garage door normally and observe safety sensors where present.
- [ ] Check garage walls/ceilings for large open penetrations and water staining.
- [ ] Inspect retaining walls for leaning, bulging or poor drainage.
- [ ] Look for irrigation leaks, soggy areas, failed drainage and unstable fences.
- [ ] For pools/spas, note visible cracking, equipment condition, barriers and obvious safety concerns.
- [ ] For private septic systems, request maintenance records and note odors, soggy soil or drainage-field concerns.

WHEN TO CALL A PRO

Professional evaluation trigger

Recurring unexplained dampness, widespread growth, active infestation, unstable retaining walls/decks, major garage-door hazards or septic failure symptoms.

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Field technique

Moisture is usually a clue to another problem. The right question is not 'How do I clean this?' but 'Why is this getting wet?'

NOTES / PHOTO NUMBERS

11 Specialized Testing Decision Guide

A general visual walkthrough cannot answer every property question. Use the triggers below to decide which specialized services may be worth discussing with your inspector or agent.

Choose testing because the property gives you a reason

Service	Common trigger	What it adds
Radon testing	No visual clues; you want an actual measurement.	Measured radon result
Mold / allergen assessment	Moisture history, visible growth, odor or indoor-air concerns.	Targeted sampling / evaluation
Sewer scope	Older drain lines, tree roots, recurring slow drains or unknown sewer condition.	Camera view of buried sewer lateral
Termite / WDO	Mud tubes, wood damage, prior treatment or regional concern.	Wood-destroying organism evaluation
Septic inspection	Property uses a private onsite wastewater system.	Tank / components / maintenance condition
Water quality	Private well, unusual taste/odor, or water-condition concerns.	Laboratory / field water testing
Pool & spa inspection	Pool/spa is material to the purchase.	Equipment, visible components and safety items
Commercial inspection	Non-residential property or investment use.	Commercial-scope property condition evaluation

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Avoid checklist autopilot

The right inspection package depends on the property, transaction and observed conditions. More tests are not automatically better; relevant tests are better.

DIY vs. professional boundaries

Stay on the safe side of the line

Observation	Reasonable DIY action	Professional value
Visible staining	Document location, photo, nearby conditions	Determine source, extent and whether specialist evaluation is warranted
Foundation crack	Photograph and note direction / approximate width	Interpret structural significance in context
Electrical concern	Observe visible damage; do not open equipment	Evaluate panel/wiring and perform qualified testing
Roof concern	View safely from ground / accessible areas	Closer roof evaluation using safe access/tools
Mold-like growth	Do not disturb; document moisture clues	Assess moisture source and whether testing/remediation is appropriate
HVAC concern	Observe normal operation and obvious leakage	Service/diagnostic evaluation by inspector or HVAC professional

12 Documents, Seller Questions + System-Age Worksheet

A strong property review combines what you can see with what the records can tell you.

Documents worth requesting

- [ ] Seller disclosure or known-condition disclosure where applicable.
- [ ] Past inspection or specialist reports the seller is willing/required to provide.
- [ ] Roof, HVAC, water-heater and major-system service records.
- [ ] Permits and approvals for significant renovations or additions.
- [ ] Transferable warranties for roofing, equipment or major repairs.
- [ ] Septic pumping / service records when applicable.
- [ ] Pest or termite treatment records when applicable.
- [ ] Utility bills if energy cost is important to your decision.

Questions that produce useful answers

Ask, then verify where possible

Topic	Question
Water	Any history of roof leaks, basement/crawlspace water, plumbing leaks or flooding?
Major systems	Approximate age of roof, HVAC, water heater, panel/service and septic system?
Repairs	What major repairs were completed, by whom, and when?
Renovations	Were additions/remodels permitted where permits were required?
Pests	Any termite/WDO, rodent or other pest treatment history?
Insurance	Any known major property-damage claims?

System-age and service worksheet

System	Approx. age	Last service / repair	Notes / next action
Roof			
HVAC / heat pump			
Water heater			
Electrical panel / service			
Sewer / septic			
Major appliances			
Windows			

13 Red-Flag Priority Matrix + Action Plan

A long checklist becomes useful only when you sort findings by consequence and next step.

URGENT	Gas odor; arcing/burning electrical; active flooding near electrical; unstable structure; severe roof/deck hazard	Stop the DIY review and get the appropriate professional
FURTHER EVALUATION	Movement patterns; unexplained moisture; recurring backups; widespread deterioration; suspicious DIY modifications	Inspector or specialist evaluates cause and scope
MAINTENANCE	Minor leaks, worn sealant, dirty filters, loose hardware, deteriorated finishes	Plan repair/service and monitor
MONITOR	No apparent defect, normal aging, cosmetic issues	Track over time

Issue log

Finding	Location	Priority	Who evaluates?	Photo #

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Negotiation starts with documentation

For major concerns, photographs, professional findings and repair estimates are far more useful than vague statements such as 'the house has issues.'

14 Quick-Reference Walkthrough Checklist

Use this condensed version during a showing or first pass. If the property remains a serious candidate, move to the detailed sections.

- [ ] **Exterior / roof:** roof covering, gutters, siding, trim, decks, grading and drainage.
- [ ] **Foundation / lower level:** major cracks, movement, standing water, musty odor and crawlspace/basement condition.
- [ ] **Interior:** ceiling/wall stains, floor slope/softness, door/window operation, stairs and guards.
- [ ] **Plumbing:** leaks, pressure, drainage, toilets, water heater and sewer/septic clues.
- [ ] **Electrical:** visible damage, outlets/switches, GFCI where present, panel condition from outside, smoke/CO alarms.
- [ ] **HVAC:** normal operation, filter, visible corrosion, condensate, duct condition and airflow.
- [ ] **Kitchen / laundry:** dishwasher, sink/disposal, appliance lines, washing-machine hoses and dryer vent.
- [ ] **Bathrooms:** toilet stability, soft flooring, sealant, exhaust fan, drainage and stains below.
- [ ] **Attic:** only if safe - leaks, insulation, ventilation, framing and pest evidence.
- [ ] **Moisture / pests:** odors, recurring stains, visible growth, termite/WDO or rodent clues.
- [ ] **Garage / yard:** door operation, attached-garage separation, retaining walls, irrigation, pool/spa and septic clues.
- [ ] **Records:** disclosures, permits, warranties, service history and major-system ages.

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Final rule

A DIY checklist is best used to become a better-informed client. It should help you know what to ask - not convince you that you can rule out hidden defects.

Property notes

READY FOR A PROFESSIONAL INSPECTION?

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