Claude Loan

Free guide, October 2026 edition

Printable Home Inspection Checklist: Room-by-Room Walk-Through (2026)

Choose the inspector, walk the house room by room, order the right tests and turn the report into a repair request before your contingency ends.

- Your inspection deadlines from the purchase contract
- Questions to compare two inspectors
- What a general inspection covers and what is priced separately
- Outside and inside walk-through checklists with space for notes
- Radon (EPA action level) and pre-1978 lead-based paint rules
- A findings table and a repair request template

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Free online: the latest edition of this guide and the plain-English guides behind it are at claude-loan.com/free-guides/home-inspection-checklist/.

INTRODUCTION

How to use this guide

The appraisal tells your lender what the house is worth. The home inspection tells you what you are buying. This checklist covers the whole inspection week: choosing and booking an inspector, what to look at room by room while you walk the house with them, the specialist tests a general inspection leaves out, and how to turn the report into a repair request before your contingency ends.

How to use it: print one copy per house. Fill in chapter 1 the day your offer is accepted, bring chapters 3 and 4 to the inspection with a pen and a flashlight, and use chapter 6 to write your repair request.

Sources: the FHA notice every FHA borrower receives, "For Your Protection: Get a Home Inspection" (form HUD-92564-CN), the EPA's radon guidance and the federal lead-based paint disclosure rule (40 CFR 745). Section numbers are given so you can read the official text.

> **Important:** Claude Loan is an information publisher, not a home inspector, engineer or real estate agent. This checklist helps you take part in the inspection; it does not replace a qualified inspector's report. Contract deadlines are set by your purchase contract and state law: ask your agent or attorney.

PART 1

Book it early

Why an inspection, in HUD's words

HUD's notice to FHA buyers states that a home inspection will only occur if you arrange for one, that FHA does not perform home inspections, and that an appraisal is not a home inspection: FHA does not guarantee the value or condition of the home, and if you find problems after closing, FHA cannot give or lend you money for repairs or buy the home back (HUD-92564-CN). The same notice suggests asking a prospective inspector for their standards of practice or a sample report, and getting references from friends, real estate professionals, local licensing authorities and organizations that qualify and test inspectors.

Your inspection dates

Line	Date
Offer accepted (contract day 0)	
Inspection contingency ends	
Inspection booked for	
Specialist tests booked for	
Report received	
Repair request sent	
Seller's answer due	

Choosing the inspector

Question	Inspector 1	Inspector 2
Name, company, license number (if your state licenses inspectors)		
Standards of practice they follow		
Sample report received?		
Fee, and what it includes		
Can I attend the whole inspection?		

Question	Inspector 1	Inspector 2
Report delivered within		
Specialist tests offered (radon, sewer scope, termite)		
Insurance (errors and omissions)		

PART 2

What a general inspection does and does not cover

A general inspection is visual and non-invasive: the inspector does not open walls or dismantle equipment. HUD's notice describes the inspector's job as evaluating the home's physical condition, estimating the remaining useful life of the major systems, equipment, structure and finishes, and identifying items that need repair or replacement.

Usually covered	Usually separate, and priced separately
Structure and foundation (visible parts)	Radon test
Roof, flashing, gutters, drainage	Sewer line camera (sewer scope)
Exterior, grading, decks	Wood-destroying insects (termites)
Electrical panel and a sample of outlets	Mold sampling
Plumbing supply, drains, water heater	Asbestos, lead-based paint
Heating and cooling equipment	Well water and septic systems
Attic, insulation, ventilation	Pools and spas
Built-in appliances	Chimney flue inspection

PART 3

Walk-through checklist: outside

Tick what you see, and write the room or location of anything to ask about.

Roof and gutters

- [ ] Missing, curled or cracked shingles
- [ ] Sagging roof line
- [ ] Gutters attached, downspouts carry water away from the house
- [ ] Flashing around the chimney and vents

Grading and foundation

- [ ] Ground slopes away from the foundation
- [ ] Cracks in the foundation (note width and direction)
- [ ] Doors or windows that stick (possible movement)
- [ ] Standing water near the house

Exterior

- [ ] Siding damage, peeling paint, soft wood
- [ ] Deck posts, railings and stairs solid
- [ ] Driveway and walkway cracks or trip hazards
- [ ] Trees overhanging the roof

Location	What I saw	Ask the inspector

PART 4

Walk-through checklist: inside

Kitchen and bathrooms

- [ ] Water pressure and hot water at every faucet
- [ ] Leaks or stains under sinks
- [ ] Toilets stable, no rocking
- [ ] Exhaust fans work and vent outside
- [ ] Soft floor around tub and shower

Electrical

- [ ] Panel labeled, no scorch marks
- [ ] Outlets near water have ground-fault protection
- [ ] Lights flicker or switches feel warm

Heating, cooling and water heater

- [ ] Age of the furnace, air conditioner and water heater (label date): _____
- [ ] System runs on normal controls
- [ ] Filter condition, service records available

Attic, basement, crawlspace

- [ ] Signs of past or present water entry
- [ ] Insulation present
- [ ] Musty smell, visible growth
- [ ] Evidence of pests

Room	What I saw	Ask the inspector

PART 5

Health and safety tests

Radon

HUD's notice states that the Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon, and gives the National Radon Information Line, 1-800-SOS-RADON (1-800-767-7236). The EPA's guidance tells homeowners to fix the home at a radon level of 4 picocuries per liter (pCi/L) or more (EPA, Health risk of radon).

Test	Result	Action
Radon (pCi/L)		

Lead-based paint (homes built before 1978)

For housing built before 1978 (with some exceptions), the seller must give you a 10-day period to conduct a risk assessment or inspection for lead-based paint before you are obligated under the contract, unless you and the seller agree in writing on a different period; you may also waive it in writing (40 CFR 745.110).

- ☐ Year the home was built: _____
- ☐ Lead disclosure form received from the seller
- ☐ Lead inspection or risk assessment ordered, or waived in writing

Other tests HUD suggests asking about

HUD's notice lists mold, air or water quality, asbestos, lead paint, urea formaldehyde insulation and pest infestations as health and safety issues to ask the inspector about.

Test	Ordered?	Result
Wood-destroying insects		
Sewer scope		
Mold		
Water quality (well)		
Septic		

PART 6

From report to repair request

Sort the findings

Finding	Safety, major, or minor	Estimated cost (from a contractor quote)	Ask the seller to

Three common requests: repair before closing (ask for receipts and licensed contractors), a credit or price reduction at closing (check with your lender that it fits its limits on seller credits), or accept as is. If a safety issue or a major system is involved, your lender's appraiser may also flag it.

Template: repair request

> **Request for repairs.** Date: [date]. Property: [address]. Contract dated [date]. Based on the inspection report by [inspector] dated [date], attached, the buyer asks the seller to: 1) [repair, for example "have a licensed electrician replace the double-tapped breakers in the main panel (report page [x])"]; 2) [repair]; 3) [credit of $[amount] at closing for [item], based on the attached quote]. Please answer by [date and time], before the inspection contingency ends on [date]. Buyer: _____

Before the contingency ends

- [ ] Report read in full, including the summary
- [ ] Specialist results received
- [ ] Repair request sent, answer received in writing
- [ ] Decision made before the deadline: proceed, renegotiate or cancel under the contingency

NOTES

Sources and notes

Every rule in this guide is quoted with its source as in force on the date of this edition, so you can read the official text yourself. The main sources are:

- HUD-92564-CN, For Your Protection: Get a Home Inspection: https://www.hud.gov/sites/dfiles/OCHCO/documents/92564-CN.pdf
- EPA, Health risk of radon: https://www.epa.gov/radon/health-risk-radon
- eCFR, 40 CFR 745.110, opportunity to conduct a lead-based paint evaluation: https://www.ecfr.gov/current/title-40/chapter-I/subchapter-R/part-745/subpart-F/section-745.110

Numbers in worked examples are either taken from those sources or are assumptions stated as illustrative to show the arithmetic; illustrative interest rates are not offers. No testimonial, review or result in this guide is invented.

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