

General Home Inspection Checklist – Overview of Risks

Checking Your Vulnerabilities from OUTSIDE Your House

ROOFS

Condition – your exposure because of things on the roof

Yes No There are vents on the roof or on sidewalls above some roofs for things like bathrooms exhausts, kitchen exhausts, dryers, etc.

Yes No My house has a chimney that sticks up more than 3-feet above the roof.

Condition – your exposure because of shingles

Yes No My house has shingles that are over 9 years old.

Yes No My house has missing shingles, curled shingles, or shingles whose tabs can be lifted up.

Yes No Tabs of shingles on my roof can be easily lifted up.

Condition – your exposure because of clay or concrete tiles

Yes No My house has a clay or concrete tile roof that was installed before 2006 and does not have ridge boards holding ridge and hip tiles.

Yes No My house has broken, dislodged, or missing tiles.

Yes No My house has mortar (the concrete between tiles) that is missing or broken especially on ridges and hips or along the perimeter of the roof.

Yes No I have a tile roof or one of my neighbors within about 400 feet has a tile roof.

Condition – your exposure because of metal tiles and metal paneled roof

Yes No On my house the metal tiles or panels are rusted or bent and they were installed before 2002.

Condition – your house has a standing seam metal roof

Yes No My house has a standing seam metal roof (one where you can't see most of the fasteners because they are hidden) and the metal is rusted or bent.

Condition – your exposure because of a flat roof

Yes No There are flat roofs with gravel the size of the end of your little finger or larger on neighboring buildings and houses (up to about two houses away or 400 feet whichever is less).

STRUCTURAL ISSUES

Condition – your exposure to your house getting blown apart or collapsing, shear

- Yes No My house has double entry doors
- Yes No My house has sliding glass doors not specifically designed (rated) for wind pressures.
- Yes No My house has a garage door that does not have a wind pressure rating label.
- Yes No My house has windows or doors that were not specifically designed (rated) for wind pressure – my windows were installed before 2002.
- Yes No My house has windows or doors that were not designed to be resistant to debris impact.
- Yes No My house has some high exterior walls where the room inside has a vaulted or very high ceiling.
- Yes No My house has gable ends
- Yes No The roof overhang at my gable ends is greater than 8-inches.

Condition – your exposure to parts of your house getting blown off

- Yes No The wood chimney on your house gives when pushed.
- Yes No There is plywood or similar siding or board siding that is deteriorated.
- Yes No I have a roof or porch roof that is supported by posts at one or more corners.
- Yes No I have an aluminum pool cage or lanai.
- Yes No I have a carport that is attached to my house or free-standing but one side is right next to the house.

Condition – your exposure to water intrusion

- Yes No I have vents on the wall ends of my house (louvered vents or automatic closing vents).
- Yes No I have roof vents such as goose neck vents used for venting bathrooms, dryers, range hoods, off ridge vents, ridge vents, turbines (passive or powered).
- Yes No I have vents on the sidewalls of my houses for dryers, intake air for metal fireplaces (probably on the side or near the chimney), etc.
- Yes No The wood siding whether plywood or boards is loose so that if you imagined yourself aiming a firehouse at it that water would get behind the siding and get into your house.

- Yes No The trim around windows and doors is deteriorated or loose so that a firehouse would let water in.
- Yes No The gable overhangs have vented soffits.
- Yes No You have vinyl or aluminum soffits more than 12-inches wide.
- Yes No My house needs a coat of paint because there is either only one coat on it or the coats of paint have chipped, peeled, or become thin.
- Yes No My house has a stucco finish that has hairline cracks or has other cracks. Look for stepwise cracks. Cracks as thin as a couple of sheets of paper can create water intrusions problems.

Condition – your exposure to loosing the use of vital (parts of running/equipment for) your house

- Yes No Your outside air conditioning unit, water conditioning equipment, or pool equipment is not tied down to the pedestal or platform on which it sits with screws, bolts, ties, or straps.
- Yes No Your outside elevated oil tank is not really well anchored to the ground.

Checking Your Vulnerabilities from INSIDE your House

Conditions – your exposure to water intrusion

- Yes No You know from experience that water has come in around doors and windows. You know this from windowsills, jambs, walls beside and below windows and windows being wet, stained, or peeling paint.
- Yes No You have windows or doors that you know from the past have leaked.
- Yes No The dryer vent, bathroom vents, range hood vents, and air intake for metal fireplaces have gaps, cracks, etc around them that have not been caulked.
- Yes No You have double entry doors (French doors)
- Yes No You have sliding glass doors and don't trip over the bottom track.

Condition – your exposure to your doors or windows not being strong

- Yes No Your exterior doors only have two hinges.
- Yes No Your window frames* only have two screws holding them on each side.

Yes No Your window frames* have screws spaced farther apart than 12" on each side starting with the first screw close to the top and bottom of the window frame.

* If you don't find any screws, you may have a flange mounted window and the screws will not be important.

Checking Your Vulnerabilities from the ATTIC

Condition – your exposure to roof sheathing or roof structure damage

Yes No You don't see hurricane ties securing each roofing member (truss or rafter) to an outside wall.

Yes No There does not appear to be much metal strapping or brackets to hold the bottoms of gable end walls from getting sucked off the wall on which they rest. Nails don't count.

Yes No The plywood sheathing seems to be secured with staples. You can determine this by looking for places where the fasteners missed the rafters. If there are two legs poking through, they are staples.

Yes No With a feeler gauge or metal/stud detector you determine that the nail spacing is on average greater 6" apart. You can determine where sheets of plywood butt up to each other by looking at the continuity of the grain. If you have OSB this does not work.

Yes No There are black marks that indicate current leaks or old leaks that may have weakened the strength of the plywood.

Yes No There are rafters or trusses that have been damaged by water or insects

Yes No The gable end wall is over 5' high and the studs are flat against the wall (i.e. the studs have their flat, 3½" faces against the wall instead of in the more usual way of having their 3 ½" face perpendicular to the wall) and there are no additional pieces of lumber that make the studs stronger.

Yes No The gable end wall is over 7' high and the studs are not braced by additional wood members.

Yes No There is not much in the way of diagonal bracing for the gable end wall.

Yes No The 2x4s or 2x6s that protrude to the outside, outriggers, to support the overhang roof at the gable end do not have hurricane ties or metal straps to hold them down to the outer wall.

Yes No The 2x4s or 2x6s that protrude to the outside, outriggers, to support the overhang roof at the gable end do not have

hurricane ties or metal straps or two 12 penny nails to hold their inside ends to the truss or rafter.

Condition – your exposure to water intrusion from the roof, vents, or gable ends

Don't discount any places where you see daylight unless water would have to run more than 8" vertically to get into the attic. The 8" number may not be high enough in really strong winds. Wind blown rain has tremendous ability to get driven up. Just imagine using a hose with a good nozzle on it. That is pretty close to what a hurricane can do. And not just for a couple of minutes, but potentially for hours at a time.

Check a box even if a vent has a flapper valve unless the vent was specifically designed for high winds.

- Yes No If you can see any daylight from the attic either looking up, down, around, or sideways, then you need to look more carefully at each.
- Yes No If you can see daylight around plumbing penetrations through the roof, but check the box only if when you look at it carefully you think water could get in. It may not.
- Yes No If you see light at the peak because the roof has a ridge vent.
- Yes No You can see daylight between the boards or sheathing on gable ends.
- Yes No You can see daylight above gable end wall and below the roof sheathing.
- Yes No There are vents on gable end walls.
- Yes No You can see daylight at the eaves from soffit vents.

Checking Your Vulnerabilities from UNDERNEATH

Condition – your exposure to your house not staying in place, getting knocked off its feet

If you can see under your house look to determine how well the wood part above is attached to the concrete part below.

- Yes No The house rests on short concrete piers with a pyramid shape that are about a couple feet high.
- Yes No Look at how well the wood part of the house is anchored to the concrete piers or concrete wall that holds the house off the ground. If you see bolts ½" or larger in diameter that are spaced farther apart than 6' that hold the wood part of the house to the concrete part, then check the box unless you see that there are no metal straps between the wood part of the house and the block wall holding the house up off the ground. You may need to have someone

knowledgeable of construction matters to determine the adequacy of these connections.

Checking Your Vulnerabilities from YOUR DESK

- [] 1. For every item you checked, you need to evaluate the consequences of the item not being corrected.
- [] 2. Is the item a structural issue or a water intrusion issue? *Time we could put a 'S', 'D', or 'WI' just after a box to indicate whether the issue is structural, debris, or WI. I am not sure I see a lot of value in it or much value in suggesting that people categorize as I have just instructed them.*
- [] 3. Then prioritize the importance of each in terms of structural implications, debris, and water intrusion vulnerabilities. You may need an expert to assist you in prioritizing. However, it is likely you can do a pretty good job as long as you keep in mind the importance of keeping your weather roof on and keeping wind out of your house. These are the salient issues. What intrusion from small sources may not be that important.
- [] 4. Then decide if an item is one that you can correct yourself or if it is one you need to call on someone else to correct.
- [] 5. Then make a stab at estimating the costs of making corrections.
- [] 6. Make a prioritized list that takes into account importance **and** cost.
- [] 7. Start the tasks sooner than later. You will find many protective measures are very easy to knock off...and very satisfying.
- [] 8. Finally, when the work is done that you can afford to get done you should feel smug that you have done what you can. Remember that everything you do will help some to make your house better.

Notes:

1) If you have storm panels for your house you need not check some items above as being issues of concern. However, water intrusion at doors and windows can still be an issue even with some kinds of storm panels.