



EUSTACE
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Client Resource

Home Inspection Guidelines

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A comprehensive home inspection for buyers should cover structural integrity, systems functionality and safety. Areas of focus include the roof, foundation, HVAC, plumbing, and electrical components. Specific items to inspect to ensure a sound investment include signs of leaks and water damage, proper foundation drainage, working appliances, functional HVAC and plumbing systems, adequate insulation, and updated wiring.

The Home Inspection Checklist

1. The Foundation & Structure

- Foundation
 - Cracks in brick or concrete blocks that look like steps are often a sign of structural settling.
 - Horizontal cracks in foundation are generally more serious than vertical ones, often indicating that soil pressure is pushing the foundation walls inward.
- Floors: If you feel like you're walking uphill or a marble rolls across the floor, there may be joist or foundation issues.
- Doors/Windows:
 - Inspect for cracked panes, rotted trim and failing window seals.
 - If they are difficult to open and close, the house frame may be shifting.
 - Confirm that all windows and doors lock/unlock properly.
- Walls/Ceilings: Check for water stains, cracks, or signs of mold.
- Foundation: Look for significant cracks, bowing, or water intrusion in the basement/crawlspace.
- Drainage: Ensure gutters are clear and the ground slopes away from the foundation.
- Siding: Inspect for cracked siding, mildew and warping and condition of caulking and paint.
- Exterior Structures: Examine decks, railings, and porches for stability and safety.
- Attic: Look for insulation levels, ventilation, and signs of leaks or mold.

2. Water & Drainage

- The "Musty" Smell: A damp, earthy smell in the basement almost always means mold or mildew is present.
- Efflorescence: White, powdery streaks on basement walls. It's the salt left behind after water evaporates, proving the basement gets wet.
- Improper Grading: The ground should slope away from the house. If the yard slopes toward the walls, your basement is acting like a swimming pool.
- Water Stains: Look at ceilings (especially under bathrooms) and inside kitchen cabinets for yellow or brown rings.

3. The Big Systems (Roof, HVAC, Electrical)

- End-of-Life Roof: Check for damaged/missing shingles, roof sagging, and leaks around skylights, chimneys and vent pipes. Most roofs last 20–25 years.
- Electrical:
 - Test outlets, switches, and verify that the panel is modern, with GFCIs in wet areas.
 - Look for "knob and tube" wiring in old houses or brands like Federal Pacific or Zinsco in the breaker box—many insurance companies won't even cover these.
- Plumbing
 - Check for leaks under sinks, strong water pressure, and proper drainage.
 - Check for mismatched pipe materials (like PVC mixed with galvanized steel) or materials that are likely to fail over time such as polybutylene piping.
- HVAC:
 - Verify the furnace and AC units are functional and check for clean filters and adequate airflow.
 - Ask if the system is covered by a warranty or maintenance plan.
 - If the furnace or AC unit is >10 years old, factor in \$8,000–\$10,000 for a replacement within 5 years.
- Water Heater:
 - Confirm the age of the HWH, and inspect for rust, or leaks.
 - Traditional hot water heaters typically last ~10 years, while tankless hot water heaters typically last longer (up to 20 years).
- Appliances: Test built-in appliances (garbage disposal, refrigerator, dishwasher, oven). Ask if any warranties still cover these items.

4. Environmental & Safety

- Safety: Verify working smoke and carbon monoxide detectors.
- Lead & Asbestos: Common in homes built before 1978. Look for floor tiles that are 9x9 inches or "popcorn" ceilings.
- Sewer Line Issues: If the home has large trees in the front yard, their roots may impact the sewer pipes. It's a good practice to get a "Sewer Scope" as part of your home inspection process.
- Pest Damage: Soft, "spongy" wood in the crawlspace or tiny holes in wood beams (signs of termites or destructive beetles).

How to Handle a Red Flag

You've made an offer, have a deposit in place, and are incurring expenses related to your desired home; not to mention you are now emotionally invested in this house. What do you do if the home inspection uncovers issues that your inspector recommends getting fixed?

A red flag isn't always a "No"; however, it is always a negotiation tool and potential warning to walk away and find a different house to make your home.

1. Ask for a Credit: "The roof is shot; give me \$10,000 off the price."
2. Ask for a Repair: "Fix the foundation before we close."
3. Walk Away: If the seller won't budge on a structural issue, your deposit is protected by your inspection contingency.

Suggestions

1. Closely review the Disclosure Statement that is provided by the Seller.
2. Ask your real estate agent to inquiry about any inspections that have already been prepared recently for the property.
 - o Sellers are generally required by law to disclose known material defects—significant issues affecting value or safety—found in a home inspection. While specific laws vary by state, concealing known issues like roof leaks, structural damage, or mold can lead to lawsuits.
 - o In many jurisdictions, if the seller's listing agent knows of a defect revealed in a previous inspection, they are legally obligated to disclose it to prospective buyers, regardless of the seller's wishes.
3. Attend the Inspection: Walk through with the inspector to ask questions. Oftentimes, they can offer additional details at that time and even provide guidance on remediation options and costs.
4. Prioritize Big Issues: Focus on structural, safety, and major system issues over cosmetic flaws.
5. Consider specialized inspections for termites, radon, or sewer lines. Most basic home inspections do NOT include these items.

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