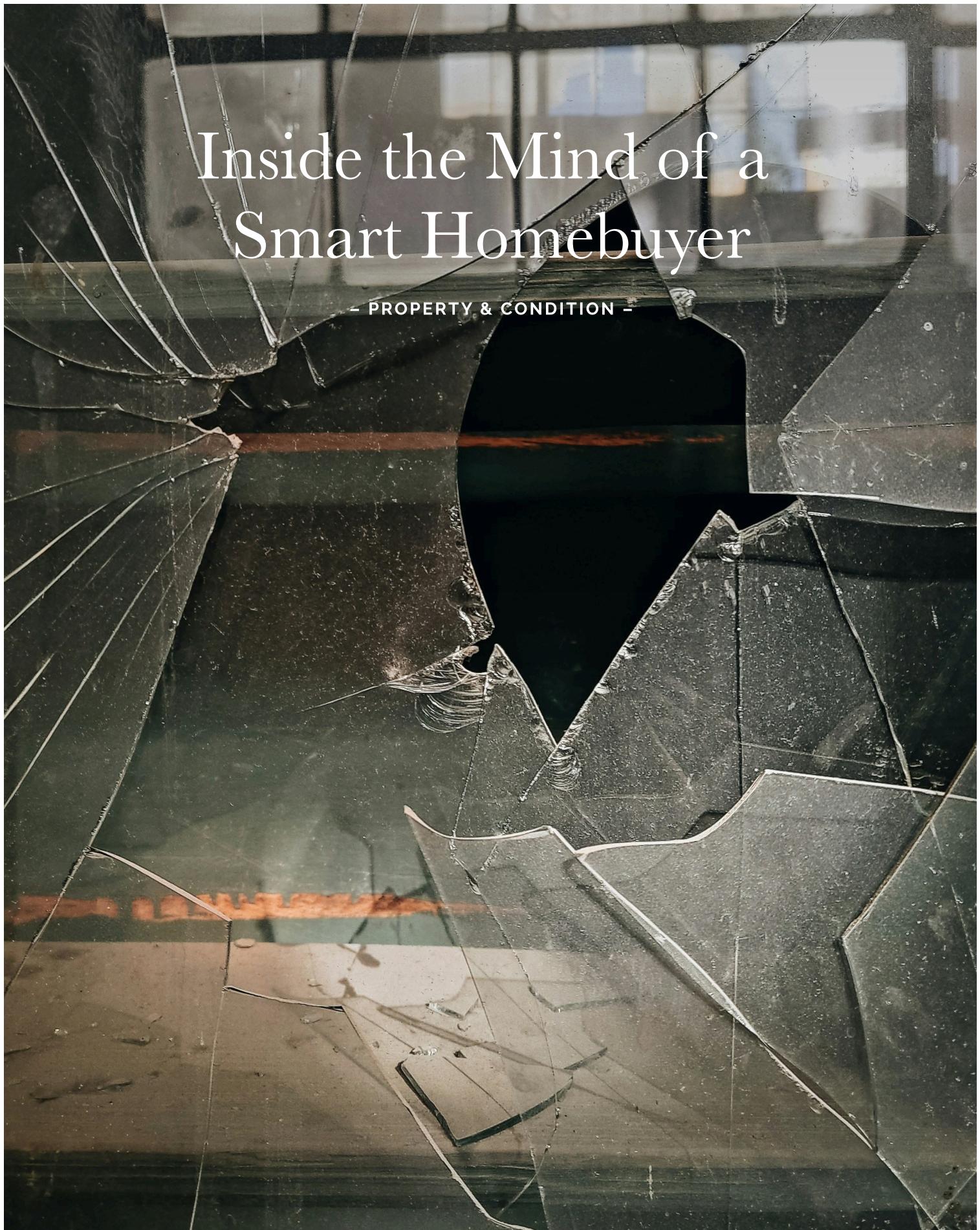


Inside the Mind of a Smart Homebuyer

— PROPERTY & CONDITION —



The Questions That Matter

Buying a home is a major life decision. Home buying may take 6 months or more, so you need to make sure this decision fits in with your personal plans and goals.

Recently, we have provided you with a list of key areas for you to think about as you start your homebuying journey, and some answers.

Last week, we covered some key questions on location and home search. If you missed it, you can review it at your convenience. This week, we're continuing the series with the next topic: Property & Condition.

Understanding a property's condition is essential because it helps identify potential issues before they become costly or disruptive.

Below are key questions to ask when evaluating a property.

Are there any signs of deferred maintenance or underlying structural issues?

Deferred maintenance refers to routine upkeep that has been postponed or inconsistently addressed. These issues typically increase future costs and can accelerate wear on major systems. They may also signal that larger maintenance items like the roof or HVAC have been neglected as well.

Here is what to look for when evaluating the state of a house:

- Peeling paint, deteriorating trim, or exposed wood
- Cracked or missing caulk and grout in kitchens and bathrooms (this may even cause mold, so look closely)
- Aging or visibly worn fixtures and finishes
- Dirty or poorly maintained mechanical systems (filters not replaced, rust, corrosion)
- Gutters or downspouts clogged, damaged, or directing water toward the home
- Multiple small “patch” repairs instead of permanent fixes

Sometimes, deferred maintenance is accompanied by structural issues, which are more serious and more costly to address. They often involve the integrity of the home’s foundation, framing, or load-bearing elements.

Potential indicators of structural issues include:

- Large or widening cracks in walls, ceilings, or exterior masonry
- Diagonal cracks around doors and windows
- Uneven or sloping floors
- Doors or windows that no longer open or close properly
- Separation between walls and ceilings or visible gaps in framing
- A roofline that appears uneven or sagging

The key takeaway here is to do the following before making an offer:

1. **Look for patterns:** multiple small maintenance issues may hint at deeper neglect
2. **Start outside:** foundation, grading, drainage, and rooflines often reveal the most
3. **Don’t diagnose, just document:** note what you see and have professionals evaluate concerns

How old is the roof, HVAC, plumbing, and electrical?

The age and condition of a home's major systems directly affect near-term costs, reliability, and risk. Even when systems are functioning today, older components may be approaching the end of their expected lifespan and should be viewed with that timeline in mind.

What to ask and confirm:

Roof	HVAC	Plumbing	Electrical
Year the roof was installed or replaced	Maintenance history and service frequency	Type of piping used	Age of the electrical panel and overall system
Type of roofing material	Age of heating and cooling components	Any past leaks, pipe replacements, or sewer line work	Panel capacity (amps) and whether it has been upgraded
Any past leaks	History of refrigerant leaks or recurring issues	Water pressure issues or drainage problems	Presence of older wiring types or ungrounded outlets

Finally, as a practical approach, be sure to consider the following:

- Ask for invoices, permits, or service records to verify ages
- Treat systems nearing the end of their lifespan as planned future expenses
- Use system age to inform budgeting and negotiation, not just inspection results

Has the home had any major renovations or repairs?

Major renovations and repairs can significantly affect a home's value, functionality, and risk profile. Understanding *what* work was done, *why* it was done, and *how* it was completed helps distinguish between thoughtful upgrades and fixes that may be masking underlying issues.

Repairs prompted by problems should raise follow-up questions about whether the underlying issue was fully resolved or simply addressed at the surface level.

Start by clarifying the *scope and timing* of any major work. Renovations completed recently may reduce near-term expenses, while older renovations should be evaluated for quality and longevity.

Key questions to ask include:

- What areas were renovated or repaired (kitchen, bathrooms, roof, foundation, plumbing, electrical, windows)?
- When was the work completed?
- Who performed the work (licensed contractor vs. homeowner or handyman)?
- Were the changes cosmetic, functional, or in response to a problem?

When asking these questions, it is also important to evaluate the quality and the durability of the work that was done.

Here are the things to look for:

- Consistency in finishes and workmanship
- Signs of rushed or uneven work (misaligned cabinets, uneven flooring, visible patching)
- Warranties or documentation for completed work
- Before-and-after photos or invoices that clarify scope
- The likelihood of hidden or recurring issues

Were permits pulled for renovations?

Permitted work offers a level of assurance that the renovation met minimum safety and code standards at the time it was completed. This can affect safety, insurance coverage and claims, financing and refinancing approvals as well as future renovation plans.

Start by asking which renovations required permits and whether they were properly obtained and finalized.

Key questions to ask include:

- Which projects were permitted (electrical, plumbing, structural, additions, HVAC)?
- Were the permits closed out with final inspections?
- Can the seller provide permit numbers or documentation?

When permits weren't pulled

Not all unpermitted work is poor-quality, but it does introduce uncertainty. Lack of permits may mean inspections were skipped or code requirements were not verified.

If permits were not pulled:

- Clarify the scope of the unpermitted work. Is it cosmetic or structural?
- Ask who performed it and when
- Consider whether professional evaluation is needed
- Understand whether the work may need to be brought up to code later

Are there signs of water damage or foundation issues?

Water and foundation issues are among the most consequential problems a home can have. They often worsen over time, can be costly to address, and may affect safety, insurability, and long-term value. Evaluating these risks requires looking for both visible evidence and subtle warning signs.

Signs of water damage

Water damage can compromise materials, encourage mold growth, and signal unresolved issues with roofing, plumbing, drainage, or grading. Oftentimes, it doesn't present as an active leak but rather staining, material deterioration, or lingering moisture that points to past or recurring problems.

Here are some common indicators of water damage:

- Stains or discoloration on ceilings, walls, or baseboards
- Bubbling or peeling paint and warped drywall
- Warped, buckling, or uneven flooring
- Musty odors, especially in basements, bathrooms, or closets
- Visible mold or mildew, particularly around windows and plumbing fixtures
- Efflorescence (a white, chalky residue) on basement or crawlspace walls

Signs of foundation issues

Foundation issues can affect the structural integrity of the home and may require specialized evaluation and repair. These problems are often expensive and can impact future renovations or financing.

Potential signs of foundation problems include:

- Large, widening, or stair-step cracks in walls or exterior masonry
- Diagonal cracks around doors and windows
- Doors or windows that suddenly stick or no longer align
- Sloping or uneven floors
- Gaps between walls and ceilings or along baseboards
- A roofline that appears uneven or sagging

What appliances are included in the sale?

Appliances affect both immediate move-in readiness and near-term expenses. Misunderstandings about what's included or the condition of included items can lead to unexpected costs shortly after closing.

Start by reviewing the purchase agreement, which should list included appliances explicitly. Verbal assurances or listing photos *are not* substitutes for what's written in the contract.

Don't forget to ask about age, warranty, and possible repairs.

Appliances and items to confirm

- Refrigerator
- Stove / range, oven, and microwave
- Dishwasher
- Washer and dryer
- Garbage disposal
- Built-in fans or range hoods
- Smart thermostats or built-in smart home systems

Also confirm items that may not be obvious:

- Water heater (owned vs. leased)
- Water softener or filtration system
- EV charger
- Security system components
- Solar equipment (owned vs. leased)



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