



FOR BUYERS

BUYER'S INSPECTION CHECKLIST

The inspection is your one independent, professional read on what you're actually buying. **Use the window well.** Here's what to line up beforehand, what to do on the day, and how to turn the report into decisions.

01 BEFORE INSPECTION DAY

- ☐ **Know your contingency deadline** and work backward. Lab-based tests need turnaround time.
- ☐ **Schedule as early in the window as possible** so there's room for a specialist follow-up.
- ☐ **Confirm utilities are on** — water, power, and fuel. A home with the water off can't be fully inspected.
- ☐ **Ask whether the home is winterized.** If so, arrange de-winterizing or expect major limitations.
- ☐ **Request the seller's disclosure** and any repair records before the inspection, not after.
- ☐ **Ask for well and septic records:** pumping receipts, water tests, permits, and the well log.
- ☐ **Confirm access** to the attic, crawl space, garage, outbuildings, and any locked mechanical room.
- ☐ **Plan to attend**, ideally for the last hour of the inspection.

02 WHAT TO ORDER IN NORTHERN MICHIGAN

SERVICE	WHEN TO ORDER IT	WHY IT MATTERS HERE
Full home inspection	Always	Structure, roof, mechanicals, electrical, plumbing, and safety
Radon test	Strongly advised	Levels vary house to house. Our counties are EPA Zone 2, where homes often test above the action level
Well water test	Any private well	Bacteria, nitrates, and arsenic occur here. Nobody tests unless you ask
Septic inspection	Any septic system	Replacement is commonly five figures. Pumping is not an inspection
Sewer scope	Municipal sewer, older homes	Root intrusion and collapsed clay laterals are common in older areas
Mold / moisture	Musty smell, past leak, cottage	Basements, crawl spaces, and closed-up cottages
Thermal imaging	Suspected leaks or missing insulation	Finds ice-dam damage, wet cavities, and insulation gaps

BUYING RURAL OR LAKEFRONT? ASK THESE TOO

Who maintains the road, and is there a written road maintenance agreement? Is the propane tank owned or leased? Are there shoreline, dock, or seawall permits, or easements for utilities or lake access? None of this shows up in a home inspection, and all of it affects the cost of ownership.

03 DURING THE INSPECTION

- ☐ **Bring a phone, a notepad, and closed-toe shoes.**
You'll be walking a basement or crawl space entrance.
- ☐ **Arrive for the last hour** — the inspector will have findings ready to walk you through in person.
- ☐ **Ask where the shutoffs are:** main water, main electrical, fuel, and the well and septic components.
- ☐ **Ask which findings are safety issues** versus maintenance versus cosmetic.
- ☐ **Ask what the inspector could not access** and why. Limitations matter as much as findings.
- ☐ **Ask about the age and remaining life** of the roof, furnace, water heater, and well pump.
- ☐ **Take your own photos** of anything you'll want to describe to a contractor.
- ☐ **Don't negotiate on the spot.** Get the written report first.

WHAT A HOME INSPECTION IS — AND ISN'T

It is a visual, non-invasive assessment of accessible systems on the day of the visit. Inspectors don't open walls, move stored belongings, dig up septic lines, or predict the future. It is not a code compliance inspection, an appraisal, or a warranty. Knowing the boundary keeps expectations right and tells you when a specialist — roofer, structural engineer, septic contractor — is the correct next call.

04 AFTER THE REPORT

- ☐ **Read the whole report**, not just the summary. The detail explains severity.
- ☐ **Sort findings into four buckets:** safety, structural, major systems, and cosmetic.
- ☐ **Get written quotes** for anything you plan to raise. A number moves a negotiation; an adjective doesn't.
- ☐ **Ask the inspector clarifying questions.** A good one will take the call.
- ☐ **Focus requests on safety and major systems.**
Asking for everything tends to get you nothing.
- ☐ **Order specialist evaluations promptly** if the report recommends them.
- ☐ **Confirm any agreed repairs in writing**, with who does the work and by when.
- ☐ **Keep the report.** It becomes your maintenance roadmap and your disclosure record later.

05 PRIORITIES: WHAT ACTUALLY DESERVES ATTENTION

PRIORITY	TYPICAL FINDINGS	HOW TO TREAT IT
URGENT	Active leaks, failed heat, exposed wiring, no CO alarms, structural movement, unsafe wood stove	Address before closing or occupancy
MAJOR	Roof at end of life, failing drainfield, galvanized piping, aged furnace, elevated radon, water quality failure	Price it and negotiate
MAINTENANCE	Grading and downspouts, caulk, missing insulation, dirty vents, minor plumbing drips	Budget for the first year
Cosmetic	Paint, worn flooring, dated fixtures, small drywall damage	Generally not a repair request

THINKING ABOUT WAIVING THE INSPECTION?

In a competitive market it happens — but understand what you're accepting. Up here that means no independent read on the septic, the well, the roof under snow, or the heating system before your first winter. If you must move fast, consider an inspection for information only, with no repair requests. You still get the knowledge; the seller still gets the clean offer.

UNDER CONTRACT? LET'S GET ON THE CALENDAR.

Radon, mold, well water, septic, sewer scope, and full inspections across Northern Michigan.

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