

House Inspection Checklist Before Purchase

Avenue Valuers Ltd

Your Trusted Partner in Property Valuation & Real Estate Advisory

Buying a house is one of the most significant investments you will ever make. A thorough inspection before purchase protects you from costly repairs, structural defects, and hidden legal issues that could turn your dream home into a financial nightmare.

This checklist is designed to guide you through every aspect of the inspection process, from legal documentation to structural integrity, plumbing, electrical systems, and neighborhood assessment. Whether you are a first-time buyer, an investor, or purchasing from the diaspora, this comprehensive guide will help you make an informed decision.

At Avenue Valuers Ltd, we bring over years of expertise in property valuation and real estate to ensure your investment is secure, profitable, and stress-free. Use this checklist as your companion throughout the buying journey.

How to Use This Checklist

1. Print this document and carry it with you during property viewings
2. Tick each item as you complete the inspection
3. Take notes and photos for reference
4. Engage the recommended professionals where indicated
5. Do not skip any section - each one is critical

SECTION A: LEGAL & DOCUMENTATION CHECKS

Title & Ownership

- Request and inspect the original title deed (not photocopy)
- Conduct official search at Ministry of Lands / Ardhisasa portal
- Confirm registered owner matches seller
- Confirm land size matches title
- Check for encumbrances:
 - Caveats
 - Mortgages
 - Court orders / disputes
 - Restrictive covenants

Historical Title Investigation

- Examine Green Card (master record) to trace ownership lineage
- Examine White Card (leasehold properties only)
- Check for irregular entries or fraud indicators

Financial Liabilities

- Request rates clearance certificate from County Government
- Confirm no land rate arrears (unpaid rates become your liability)
- If leasehold: confirm land rent paid up to date
- Confirm seller's mortgage balance (if any) and how it will be cleared at closing

Seller Verification

- Verify seller's National ID
- Verify seller's KRA PIN
- Request seller's passport photos
- If corporate seller:
 - Conduct company search (CR12)
 - Confirm board resolution authorizing sale
 - Verify company is compliant with statutory requirements

SECTION B: EXTERIOR INSPECTION

Foundation

- Walk around entire exterior and inspect for cracks
- Horizontal cracks = potential structural problems (red flag)
- Minor vertical cracks are often normal but monitor
- Cracks larger than quarter-inch require professional structural inspection
- Check for sloping or uneven foundation (settling issues or poor soil quality)
- Look for water pooling around foundation (poor drainage leads to structural damage)

Roof

- Inspect for missing, damaged, or curled shingles
- Check gutters for proper drainage and signs of water pooling
- Check chimney flashing is intact (loose/damaged flashing leads to leaks)
- Look for sagging roof sections (structural weakness)
- Check for rust on metal roofs
- Look for daylight through roof boards (holes or gaps)

Siding and Paint

- Look for cracked, warped, or rotting siding
- If wood: check for wood rot or termite damage
- Peeling paint indicates moisture problems or poor maintenance
- Check for bubbling or blistering paint (moisture trapped underneath)
- Look for gaps between siding and window/door frames

Windows and Doors (Exterior)

- Ensure windows and doors are properly sealed
 - Check for gaps in caulking
 - Check for rotting or damaged window frames
 - Test that exterior doors open and close properly
 - Check for drafts around doors and windows
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SECTION C: INTERIOR INSPECTION

Walls and Ceilings

- Look for cracks around doors, windows, and corners
- Check for water stains on walls or ceilings (past or current leaks)
- Large cracks or discoloration may indicate structural issues
- Check for bulging or sagging ceilings (water damage or structural issues)
- Look for nail pops in drywall (may indicate settling)

Floors

- Walk through each room and check for sloping or uneven floors
- Check hardwood for warping (water damage)
- Check tiles for cracks, stains, or water clogging signs
- Check carpet for stains, odors, or wear
- Listen for squeaky floorboards

Doors and Windows (Interior)

- Open and close all doors to ensure smooth operation
- Sticking doors may indicate foundation problems
- Check for cracked or broken glass
- Double-pane windows: check for condensation between panes (broken seal)
- Check door handles and locks function properly

Built-in Features

- Check kitchen cabinets and drawers open smoothly
- Check bathroom vanities and storage
- Inspect built-in shelving or wardrobes
- Check fireplace condition (if applicable)

SECTION D: PLUMBING & WATER SYSTEMS

Water Pressure

- Test water from every faucet, shower, and bathtub
- Low pressure may indicate plumbing system issues
- Test both hot and cold water
- Check water temperature consistency

Leaks and Rust

- Check underneath all sinks for leaks or rust
- Inspect exposed pipes for corrosion or discoloration
- Check around toilets for leaks or floor damage
- Look for water stains on ceilings below bathrooms

Water Heater

- Ask about age (average lifespan 8-12 years)
- Check for leaks at base of unit
- Ensure temperature and pressure relief valve is functioning
- Check for rust or corrosion on unit
- Ask about maintenance history

Water Damage Signs

- Check basement and crawl spaces for dampness, mold, or mildew
- Musty smells indicate moisture issues (mold growth or structural damage)
- Check for warped baseboards (past water damage)
- Look for white chalky deposits on concrete (efflorescence = moisture)

Sewerage and Drainage

- Check all toilets flush properly
- Check drains empty without gurgling sounds

- Check for slow drainage in sinks and showers
- Ask about septic tank or sewer connection

SECTION E: ELECTRICAL SYSTEM

Circuit Breakers

- Open electrical panel - ensure breakers are labeled
- Look for outdated fuses or overloaded circuits (fire hazard)
- Flip breakers on and off to ensure they work
- Check for any signs of burning or melting around panel
- Confirm panel has adequate capacity for your needs

Outlets and Light Switches

- Test every outlet (use voltage tester)
- Older homes may have two-prong outlets (not grounded)
- Test all light switches work properly
- Flickering lights indicate faulty wiring
- Check for outlets with reverse polarity (test with outlet tester)

GFCI (Ground-Fault Circuit Interrupter) Outlets

- Ensure GFCI outlets are installed near water sources
- Kitchen
- Bathrooms
- Outdoor spaces
- Garage
- These prevent electrical shocks
- Test GFCI outlets by pressing test/reset buttons

Wiring

- Check for exposed wiring anywhere in the house
- Ask about age and type of wiring (aluminum vs copper)
- Aluminum wiring may require special attention

SECTION F: VENTILATION & HVAC

HVAC System

- Ask for age of furnace and air conditioning units
- Well-maintained units last 15-20 years
- Turn on heating and cooling systems - check response
- Strange noises or inconsistent temperatures indicate issues
- Ask for maintenance and repair records

Air Filters and Ductwork

- Inspect air filters for dirt and dust buildup
- Dirty filters reduce air quality and force system to work harder
- Check for air leaks in ductwork (affects efficiency)
- Check vents and returns are not blocked

Ventilation

- Check bathroom exhaust fans work properly
 - Check kitchen exhaust fan/hood works
 - Check for proper ventilation in attic and crawl spaces
 - Look for condensation on windows (poor ventilation)
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SECTION G: PEST INSPECTION

Signs of Infestation

- Look for droppings, nests, or holes in walls and floors
- Look for small mud tubes near foundation (termites)
- Hollow-sounding wood when tapped (termite damage)
- Frass (wood dust or pellets) from wood-boring insects
- Damaged or eaten wood in structural areas

Preventative Measures

- Ensure gaps around windows, doors, or foundation are sealed
- Check for firewood stored against house (attracts pests)
- Check for vegetation touching the house (pest highway)
- Ask if property has had previous pest issues

Professional Pest Inspection

- Consider having a pest control expert inspect before final decision
- Termites cause extensive structural damage
- Request termite bond or warranty if available

SECTION H: EXTERIOR GROUNDS

Backyard and Compound

- Check size and condition of backyard
- Verify property boundaries match survey plan
- Check for encroachments or boundary disputes with neighbors
- Confirm legal road access / right of way
- Check condition of fencing or walls
- Check for overgrown vegetation (may indicate neglect)

Utilities

- Check electricity availability and connection status
- Check water availability
- Check sewerage / drainage

- Check for water pooling or drainage issues around property
- Check if property has borehole or water storage
- Check condition of septic system (if applicable)

Landscaping

- Check condition of trees (health, proximity to house)
- Overhanging branches may cause roof damage
- Check for dead or unstable trees
- Check condition of driveway and pathways
- Check exterior lighting

SECTION I: ZONING & APPROVALS

Zoning & Land Use

- Visit County Government to confirm zoning
- Confirm zoning matches intended use:
 - Residential
 - Commercial
 - Agricultural
 - Mixed-use
- If agricultural: confirm Land Control Board (LCB) Consent required
- If changing user: confirm Change of User Approval needed

Building Approvals

- Request approved building plans
- Confirm plans comply with zoning (height, coverage, density)
- Check National Construction Authority (NCA) compliance certificate
- Check NEMA Environmental Impact Assessment (EIA) license
- Check occupation certificate issued

Future Development

- Check for planned developments in the area
- Check for infrastructure projects (roads, schools, hospitals)
- Check for potential zoning changes

SECTION J: NEIGHBORHOOD ASSESSMENT

Community & Security

- Visit at different times of day (morning, evening, night)
- Assess noise levels (traffic, neighbors, businesses)
- Check crime rate in the area
- Check security presence (guards, security companies)
- Talk to neighbors about property history and area disputes
- Check for neighborhood watch or community programs

Amenities

- Check proximity to schools
- Check proximity to hospitals
- Check proximity to shops and supermarkets
- Check proximity to public transport
- Check proximity to places of worship
- Check proximity to recreational facilities

Property History

- Ask about previous ownership
- Ask about major repairs or renovations
- Ask seller's motivation for selling (may provide negotiation leverage)
- Check if property has ever been in foreclosure or short sale
- Ask about any disputes or boundary issues with neighbors

SECTION K: ADDITIONAL CONSIDERATIONS

For Cash Buyers

- Verify source of funds documentation ready
- Ensure emergency fund retained (3-6 months expenses)

For Mortgage Buyers

- Mortgage pre-approval obtained (valid 60-90 days)
- Debt-to-Income ratio confirmed (target 36% or lower)
- Loan-to-Value ratio confirmed (80% or lower ideal)
- Mortgage pack prepared (ID, PIN, payslips, bank statements, employment letter)

For Off-Plan Properties

- Developer track record verified
- Past projects visited and quality assessed
- Previous buyers interviewed for satisfaction
- Escrow account in place for payments
- Payments linked to certified milestones
- Long-stop date included
- Refund clauses for delays included
- Specifications locked in
- Architects and engineers listed and confirmed

SECTION L: PROFESSIONALS TO ENGAGE

Conveyancing Lawyer

- Legal due diligence
- Title verification
- Contract review
- Registration

Licensed Surveyor

- Boundary verification
- Beacon confirmation
- Survey Report

Professional Valuer

- Fair market price determination
- Required for mortgage financing

Structural Engineer

- Assess foundation
- Structural integrity

Pest Control Expert

- Termite inspection
- Pest treatment recommendations

Home Inspector

- Comprehensive inspection
- Detailed report

SECTION M: COST BREAKDOWN

Purchase Costs

- Deposit / Down Payment (10-25% of price)
- Stamp Duty (4% urban / 2% rural)
- Legal Fees (1.5-2% of value + VAT)
- Valuation Fees (KES 15,000 - 50,000+)
- Surveyor Fees (KES 10,000 - 30,000+)
- Registration Fees (Ardhisasa fees)
- Charge Registration (0.1% of secured amount - mortgage buyers)
- Insurance Premiums (mortgage buyers)
- Immediate Maintenance Buffer (5-10% of value)
- Service Charge Advance (if applicable)

Ongoing Costs (Budget For)

- Monthly service charge (if gated community)
- Land rates (annual)
- Land rent (leasehold, annual)
- Property insurance (annual)
- Maintenance and repairs
- Security
- Water and electricity

SECTION N: FINAL TRANSACTION CHECKLIST

Sale Agreement

- Draft reviewed by your lawyer
- Buyer and seller details correct
- Purchase price clearly stated
- Payment timelines included
- Deposit amount and terms included
- Default clauses reviewed
- Dispute resolution mechanism included
- Signed by both parties

Payment

- Payment through bank transfer or escrow account (NO cash)
- Payment receipt obtained
- Deposit acknowledged in writing

Transfer & Registration

- Stamp Duty paid to KRA
- Transfer documents lodged at Ministry of Lands
- Title deed processed and issued in your name
- Certificate of Title obtained

Post-Purchase

- Register a caveat on the land (prevents unauthorized transactions)
- Change all locks
- Secure perimeter (fence / wall)
- Arrange utilities:
 - Electricity connection
 - Water connection
 - Internet installation
- Purchase property insurance
- Register your property with the County Government for rates
- Update title with your contact details

FINAL VERIFICATION

- All items ticked in every section
- All professionals engaged
- All documents stored safely (originals in secure place)
- Copies kept with lawyer
- Final walkthrough completed before closing

Red Flags - Do Not Ignore

- Title deed cannot be produced or is inconsistent
- History of legal disputes on the property
- Land rates or rent arrears
- Major structural cracks or foundation issues
- Signs of water damage or mold
- Electrical or plumbing safety issues
- Termite infestation or extensive pest damage
- Seller unwilling to allow inspection
- Asking price significantly below market value (without explanation)
- Pressure to complete transaction quickly

Summary Checklist

Section	Completed?
A: Legal & Documentation	<input type="checkbox"/>
B: Exterior Inspection	<input type="checkbox"/>
C: Interior Inspection	<input type="checkbox"/>
D: Plumbing & Water	<input type="checkbox"/>
E: Electrical System	<input type="checkbox"/>
F: Ventilation & HVAC	<input type="checkbox"/>
G: Pest Inspection	<input type="checkbox"/>
H: Exterior Grounds	<input type="checkbox"/>
I: Zoning & Approvals	<input type="checkbox"/>
J: Neighborhood Assessment	<input type="checkbox"/>
K: Additional Considerations	<input type="checkbox"/>
L: Professionals Engaged	<input type="checkbox"/>
M: Cost Breakdown	<input type="checkbox"/>

Section Completed?

N: Final Transaction []

Notes

Use this space to record observations during your inspections:

text

Property Address: _____

Date of Inspection: _____

Inspector Name: _____

Observations:

Questions for Seller:

Need Expert Guidance?

Avenue Valuers Ltd offers comprehensive property valuation and real estate services for ALL property types. Our team of licensed professionals will help you make an informed, secure investment decision.

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This checklist is for general guidance only and does not constitute legal or financial advice. Always consult qualified professionals for advice tailored to your specific transaction.

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