Open Home Inspection Checklist

Crisp Financial | Print one per property. Fifteen focused minutes beats an hour of wandering.

Address

Date

Asking price / BEO

Agent

Sale method

Exterior and structure

- [ ] Cladding type and condition. Cracks, rot, rust staining, or paint bubbling. If it's monolithic (plaster-look) and built roughly 1994 to 2004, treat weathertightness as the number one question and budget for invasive moisture testing.
- [ ] Cladding ground clearance. Cladding should finish clear of the ground or decks, not buried in soil or paving.
- [ ] Roof. Rust, lifted or cracked tiles, sagging lines, moss build-up. Binoculars help.
- [ ] Spouting and downpipes. Secure, not rusted through, discharging into drains, not onto the ground beside foundations.
- [ ] Foundations and subfloor. Cracks in ring foundation, clear subfloor vents, no vegetation blocking airflow.
- [ ] Decks, retaining walls, fences. Solid, level, no lean. Retaining walls over 1.5m generally required consent.
- [ ] Site drainage. Water pooling, boggy lawn, or slopes directing runoff at the house.
- [ ] Windows from outside. Rotten sills or rusted frames on the weather side of the house.

Inside the house

Use your nose first. Moisture announces itself before it shows itself.

Moisture and weathertightness

- [ ] Smell each room, especially wardrobes, corners, and south-facing rooms. Musty means moisture.
- [ ] Ceiling and wall stains, bubbling or flaking paint, lifting wallpaper. Look above windows and around chimneys.
- [ ] Bathroom seals. Black mould in silicone, soft walls beside showers, extraction fan present and working.
- [ ] Windows. Condensation between double-glazing panes (failed units), rot in timber joinery, security stays working.
- [ ] Fresh paint on a single wall or patch. Ask directly what it's covering.

Structure and function

- [ ] Floors level. Doors that swing themselves, gaps under skirting, visible slopes. A marble in your pocket works.
- [ ] Doors and windows open, close, and lock without force.
- [ ] Ceilings. Sagging, water rings, cracking along join lines.
- [ ] Kitchen and bathroom age. These are the expensive rooms to renovate. Price accordingly.
- [ ] Storage. Wardrobes, linen, garage, hall cupboard. Under-provision is a daily annoyance you can't fix cheaply.
- [ ] Natural light and orientation. Which rooms face north? Visit at a different time of day if shortlisted.

Services, systems, and the section

The unglamorous items that decide your first-year costs.

Services and systems

- [ ] Switchboard. Modern circuit breakers with an RCD, or old ceramic fuses? Old boards can affect insurance.
- [ ] Hot water cylinder. Check the age plate. Cylinders past 15 years are on borrowed time.
- [ ] Plumbing. Grey plastic Dux Quest piping (common late 1970s to mid 1980s) is an insurer red flag. Ask, and check under the kitchen sink.
- [ ] Water pressure. Run a tap upstairs while one runs downstairs.
- [ ] Insulation. Ceiling and underfloor at minimum. Ask for the level; rentals have had to meet standards, owner-occupied homes haven't.
- [ ] Heating. Heat pump, fireplace (consented?), or nothing but a plug-in heater? Factor the retrofit cost.
- [ ] Ventilation. Extraction in kitchen and bathrooms, HRV/DVS system and its service history.

Section and location

- [ ] Flood and hazard exposure. Low-lying section, streams nearby, evidence of past flooding. The LIM confirms it; your eyes give the first clue.
- [ ] Trees. Large trees near foundations or drains, and whose side of the boundary they're on.
- [ ] Boundaries and access. Fences roughly matching the title, shared driveways and who maintains them.
- [ ] Parking that actually works, on-site and on-street.
- [ ] Noise. Traffic, flight paths, the neighbour's dogs, commercial neighbours. Stand still and listen for a minute.
- [ ] The street itself. Tidy or tired? You're buying into the street as much as the house.

Ask the agent, then decide

Agents must disclose known defects if asked. So ask.

Questions for the agent

- [ ] Why are the owners selling, and how long has it been listed?
- [ ] Are there any known issues with the property? (Ask exactly this. Agents cannot mislead you on known defects.)
- [ ] Have there been any insurance or EQC claims on the property?
- [ ] What alterations have been done, and were they consented with a code compliance certificate?
- [ ] Is it a cross-lease, unit title, or freehold? If unit title: body corporate fees, long-term maintenance plan, any special levies?
- [ ] What chattels are included, and do they all work?
- [ ] Has the property ever been a rental, and is a tenancy still in place?

Red flags that mean investigate hard or walk away

Dehumidifiers running during the open home. Strong air fresheners in one room. A locked room "being used for storage". Fresh paint in isolated patches. Monolithic cladding with no drainage cavity. Unconsented additions the agent is vague about. "Sold as is, where is" wording. A cross-lease where the building footprint has changed but the flats plan hasn't.

Overall verdict

Rating (1–5) ________ Shortlist? Yes / No Builder's report worth it? Yes / No

Found one worth pursuing?

Before you offer, know exactly what you can borrow and how to structure the offer for the sale method. A free chat with Crisp Financial gets you both. crispfinancial.co.nz